

LOUISIANA INSURANCE RATING COMMISSION
POST OFFICE BOX 94157, CAPITOL STATION
BATON ROUGE, LOUISIANA 70804-9157

MINUTES

MINUTES OF THE REGULARLY SCHEDULED MEETING OF THE LOUISIANA INSURANCE RATING COMMISSION BEGINNING AT 10 A.M. ON TUESDAY, APRIL 18, 2006 IN THE HEARING ROOM, POYDRAS BUILDING, 1702 NORTH THIRD STREET, BATON ROUGE, LOUISIANA.

THE FOLLOWING MEMBERS WERE PRESENT FOR THE MEETING AT 10 A.M. ON TUESDAY, APRIL 18, 2006:

Dr. Christine Berry, Jabari Ragas, Steven Ruiz, Joe Godchaux, Jr.,

Deputy Commissioner, Chad Brown represented the Commissioner, James Donelon.

Also present were Clarissa Preston, Deputy Commissioner/Office of Property & Casualty; Linda Gonzales, and Staff Members of the Office of Insurance Rating; Richard Piazza, Actuary for the Louisiana Insurance Rating Commission; and other department staff members and representatives of certain groups.

Reading of the Minutes of the previous Meeting were dispensed with and accepted upon the motion of Dr. Berry, which received no objection.

AGENDA AND NOTICE

Part I -- Casualty

Reading of the Minutes of Previous Meeting

1 - April 18, 2006 - 22688

DISCUSSION

34 - TITLE

DISCUSSION OF COMPANIES APPROVED TO ADOPT LOSS COSTS OF LOUISIANA
TITLE STATISTICAL SERVICES ORGANIZATION

FINAL ACTION: Approved.

ADDITIONAL MINUTES: Mr. Ruiz approved. Request 11 title companies to refile Loss Cost Multipliers by 6/1/06, pursuant to attached orders.

2 - April 18, 2006 - 22982

ARMED FORCES INSURANCE EXCHANGE

17 - OTHER LIABILITY

REVISED RATE AND RULE

PERSONAL LIABILITY AND THEFT PROGRAM

(+35.96%)

COMPANY REFERENCE: LA-PL-3I-06-1

REQUESTED EFFECTIVE DATES - NEW: 7/3/2006

RENEWAL: 7/3/2006

The last adjustment to this program occurred in December 1996 (item #2), which resulted in an overall increase of +93.6%, as amended from +101.71%, effective March 10, 1997.

With this filing, the company proposes the following:

Adoption and Modification of ISO Filing Designation No.: DL-2001-R01RU

(Approved in January 2005 (item #42) to be effective 7/1/05)

The company is filing to adopt, with modification, ISO Filing Designation No.: DL 2001-R01RU for its Personal Liability and Theft Program.

Filing DL 2001-R01RU, as amended, introduced an Additional Rule to accommodate the new Louisiana-specific limited fungi, wet or dry rot, or bacteria endorsements. This additional rule specifies that when endorsement DL 24 78 is attached to a policy, coverage is available up to \$50,000 on an aggregate basis, for the total of all damages arising directly or indirectly, in whole or in part, out of the actual, alleged or threatened inhalation of, ingestion of, contact with, exposure to, existence of, or presence of any "fungi", wet or dry rot, or bacteria.

In addition, an increased limits option in the amount of \$100,000 is also available for \$5.00.

However, in lieu of using ISO's Louisiana-specific endorsement DL 24 78 for both the basic and increased limits option, the company is introducing its independent Louisiana-specific endorsement DL AF 71 11 05 "Limited Fungi, Wet or Dry Rot, or Bacteria Increased Coverage - Louisiana" to accommodate the optional increased limit.

The company has therefore modified Item E. of the "Limited Fungi, Wet or Dry Rot, or Bacteria Coverage" ISO Additional Rule to reference its independent endorsement. The Limited Fungi, Wet or Dry Rot, or Bacteria Rate is based on ISO's Filing Designation No.: DL 2001-RLCFG.

The company states "Since this is new coverage, there will be no dollar change".

Revised Rates:

The company has revised its liability rates based on ISO Loss Costs Filing Designation No.: DL 2005-RLA1, DL 2001-RLCFG and RL 93-RLA1.

These changes will result in an overall increase of +35.96% or +\$15,178 (86 policyholders).

Deletion of Reference to Application of Snowmobile Rate:

Included with the current applicable rate for Snowmobile under Item 6. on the manual rate pages, is the ISO statement:

"This charge is the minimum annual rate for each snowmobile for any period within a policy year."

Although this provision is designed to prevent the recurrent seasonal endorsement of a Liability policy to provide snowmobile coverage only for months when a snowmobile is used, the company has never pursued programming to set a minimum annual premium for optional coverages.

Therefore, to more accurately reflect the current programming limitations, and to correspond with changes recently filed in the Homeowner Program, the company is filing to amend the Liability rate pages to remove reference to the Snowmobile minimum annual rate.

The company states "There is no rate change associated with this revision".

Revisions to Manual

The company has revised the manual to incorporate all the changes noted above. It is also

updating the page numbering and format of the manual exception pages.

The Louisiana and Countrywide experience is as follows:

LOUISIANA

(Accident Year as of 2005)

Year	Actual Earned Premium		Developed Loss		Loss Ratio
2001	\$	42,656	\$	765	1.79%
2002		42,872		1,144	2.67%
2003		42,557		(4,363)	-10.25%
2004		43,355		2,378	5.48%
2005		43,968		1,861	4.23%
All Years	\$	215,408	\$	1,785	0.83%

COUNTRYWIDE

(Accident Year as of 2005)

Year	Actual Earned Premium		Developed Loss		Loss Ratio
2001	\$	3,219,859	\$	2,016,883	62.64%
2002		3,218,867		1,908,577	59.29%
2003		3,163,320		1,722,667	54.46%
2004		3,135,669		816,478	26.04%
2005		2,974,215		399,840	13.44%
All Years	\$	15,711,930	\$	6,864,445	43.69%

FINAL ACTION: Disapproved.

ADDITIONAL MINUTES: Mr. Ruiz disapproved the filing because it was found not to be actuarially justified.

FINAL EFFECTIVE DATES - NEW: 7/3/2006

RENEWAL: 7/3/2006

3 - April 18, 2006 - 23054

HANOVER INSURANCE COMPANY, THE

17 - OTHER LIABILITY

INITIAL RATE AND RULE

INTRODUCTION OF PERSONAL UMBRELLA LIABILITY PROGRAM

COMPANY REFERENCE: UMB LA 06090-01R

The referenced company is submitting its initial rates and rules to be used with the above captioned program.

The Personal Umbrella policy coverage is designed to provide individuals with limits in excess of the underlying primary insurance. It is a product that can respond to unanticipated casualty occurrences and accidents, catastrophic in nature. This program is for those insureds who meet the company's automobile and homeowner market definition profile of a preferred risk.

Coverages may be purchased for limits of \$1 million to \$5 million in increments of \$1 million. The single limits are applicable to each occurrence in excess of underlying limits or self-insured retention. The coverages under this plan include Automobile, Homeowners, Rental Property, Recreational Vehicles and Watercraft.

The rates were developed using those of Unitrin and Allstate in the product design and factor selection.

The requested rates and rules require approval of companion forms.

FINAL ACTION: Approved.

ADDITIONAL MINUTES: Mr. Ragas approved this filing contingent upon approval of the companion form filing.

4 - April 18, 2006 - 23226

NEW HAMPSHIRE INSURANCE COMPANY
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA
17 - OTHER LIABILITY
INITIAL RATE AND RULE
KIDNAP AND RANSOM/EXTORTION PROGRAM
INTRODUCTION OF PERSONAL CRISIS COVERAGE
COMPANY REFERENCE: AIC-05-GL-10-P
REQUESTED EFFECTIVE DATES - NEW: 4/26/2006

The referenced companies are submitting their initial rates and rules to be used with the above captioned program.

The Personal Crisis coverage program provides coverage to families seeking protection from exposures relating to kidnapping, extortion, hijacking and wrongful detention as well as various additional endorsements.

The base premiums for this coverage are as follows based on a family net worth table:

Net Worth	Base Rate
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\$500,000	\$665
\$1,000,000	\$756
\$1,500,000	\$802
\$2,000,000	\$848
\$2,500,000	\$895
\$5,000,000	\$1,017
\$10,000,000	\$1,155
>\$10,000,000	Refer to Company

Factors applied to the base rates include family size, insured occupation, security precautions, loss control, history, profile, coverage options and increased limits factors. The minimum premium is \$750.

This filing is an associated filing to a Corporate Kidnap and Ransom/Extortion Policy program and Excess Corporate Kidnap and Ransom/Extortion Policy program filed under a separate Commercial De-Regulation provision filing Key # 23164.

The requested rates and rules require approval of companion forms.

FINAL ACTION: Approved.

ADDITIONAL MINUTES: Mr. Godchaux approved this filing contingent upon the approval of the companion form filing.

FINAL EFFECTIVE DATES - NEW: 4/26/2006

5 - April 18, 2006 - 23173

INSURANCE SERVICES OFFICE, INC.

17 - OTHER LIABILITY

REVISED RULE ONLY

PERSONAL LIABILITY & THEFT PROGRAM

REVISION TO STATE SPECIFIC ADDITIONAL RULE(S)

TERRORISM OPTIONS - FEDERAL BACKSTOP

COMPANY REFERENCE: DL-2006-OTRRU - Louisiana

REQUESTED EFFECTIVE DATES - NEW: 8/1/2006

RENEWAL: 8/1/2006

Insurance Services Office, Inc. (ISO) wishes to file a revision to manual rules in response to the enactment of the Terrorism Risk Insurance Extension Act of 2005.

While revisions to most rules in ISO's CLM Terrorism Supplement are unnecessary, they have made amendments to those ISO terrorism rules currently in effect that require revision to recognize changes in the federal Terrorism Risk Insurance Program (TRIP).

In response to the Terrorism Risk Insurance Extension Act of 2005, the Additional Rule Terrorism Options - Federal Backstop, is being revised to:

- Accommodate the decrease in percentage of retention for Program Year 5;
- Accommodate possible additional changes in the percentage of retention beyond Program Year 5, and;
- Delete reference to the year 2002.

There is no rate impact associated with this filing.

The requested rate/rule requires approval of companion forms.

FINAL ACTION: Approved.

ADDITIONAL MINUTES: Mr. Ragas approved this filing contingent upon approval of the companion form filing.

FINAL EFFECTIVE DATES - NEW: 8/1/2006

RENEWAL: 8/1/2006

6 - April 18, 2006 - 23363

FIDELITY NATIONAL INSURANCE COMPANY

2 - FLOOD

REVISED RULE ONLY

PERSONAL EXCESS FLOOD

COMPANY REFERENCE: FNIC-AL-EXF-LA-05-02-R

REQUESTED EFFECTIVE DATES - NEW: 5/15/2006

RENEWAL: 5/15/2006

The initial rates and rules for this program were approved in June 2005 (item #5) to be effective June 23, 2005.

With this filing, the company wishes to revise its manual.

Specific changes to the program are as follows:

- An inspection fee of \$35.00 was added to the manual as rule 8.
- Waiver of Additional/Return Premium has been added as rule 14.
- In the premium determination section of the manual, a rule was added to clarify the underlying National Flood Insurance Program (NFIP) rates to be used in the determination of the excess flood coverage.

The company states "In the initial filing of this program, the intent was to always use the NFIP rates that are approved for use in the state for primary flood policies with our filed 2.0

conversion factor. As this may not have been clear in the initial filing, we are filing a revision to the manual to clearly state this intention. The rate pages that were filed with the initial filing were the NFIP rates prior to our 2.0 conversion factor and were filed for informational purposes only. With this filing, we are also requesting withdrawal of the NFIP rate pages so that there will be no confusion in the future".

As the company has not written any business to date for this program, these rule revisions have no rate impact.

The requested rate/rule requires approval of companion forms.

FINAL ACTION: Approved.

ADDITIONAL MINUTES: Mr. Ruiz approved.

FINAL EFFECTIVE DATES - NEW: 5/15/2006 RENEWAL: 5/15/2006

7 - April 18, 2006 - 23423

AMERICAN GUARANTY TITLE INSURANCE COMPANY

34 - TITLE

INITIAL RATE AND RULE

RESIDENTIAL TRANSACTIONS

COMPANY REFERENCE: 2006-2

REQUESTED EFFECTIVE DATES - NEW: 4/18/2006 RENEWAL: 4/18/2006

The above captioned company wishes to file rates and rules for nine corresponding ALTA endorsements for its Residential Title Transactions.

The rates and rules are as follows:

ALTA Endorsement 4, AGTIC form no. 2655 - Condominium

Assures condominium statute has been complied with in establishment thereof and that restrictive covenants are not violated. There is no charge for this endorsement.

ALTA Endorsement 4.1, AGTIC form no. 3621 - Condominium

The 4.1 endorsement differs from the 4 in that it provides coverage in the event that a "super-priority" statute gives Homeowner's Association liens priority over previously recorded mortgages. There is no charge for this endorsement.

ALTA Endorsement 5, AGTIC form no. 2736 - Planned Unit Development

Insures against violations of covenants which restrict use, priority of lien over assessments of homeowners association, removal of structure because of encroachments, and failure of title by reason of right of first refusal. There is no charge for this endorsement.

ALTA Endorsement 5.1, AGTIC form no. 3622 - Planned Unit Development

The 5.1 endorsement differs from the 5 in that it provides coverage in the event that a "super-priority" statute gives Homeowner's Association liens priority over previously recorded mortgages. There is no charge for this endorsement.

ALTA Endorsement 6, AGTIC form no. 2811 - Variable Rate Mortgages

Insures against invalidity, unenforceability or loss of priority of lien resulting from provisions allowing changes in rate of interest. There is no charge for this endorsement.

ALTA Endorsement 6.2, AGTIC form no. 2927 - Variable Rate Mortgages, Negative Amortization

Similar to ALTA form 6 above, but includes assurances regarding "interest on interest" provisions in the mortgage. There is no charge for this endorsement.

ALTA Endorsement 7, AGTIC form no. 2861 - Manufactured Housing

Provides that where a lot is insured upon which a manufactured housing unit is located, that the unit is included in the term "land" when used in the policy. There is no charge for this endorsement.

ALTA Endorsement 8.1, AGTIC form no. 3356 - Environmental Protection

Insures against loss by reason of lack of priority of insured lien over certain environmental protection liens. There is no charge for this endorsement.\

ALTA Endorsement 9, AGTIC form no. 3476 - Comprehensive

Provides assurance that covenants and restrictions are not violated, that there are no encroachments, that damages to existing improvements resulting from extractions of minerals will be a covered loss. There is no charge for this endorsement.

There is no rate impact associated with this filing.

The requested rate/rule requires approval of companion forms.

FINAL ACTION: Deferred.

ADDITIONAL MINUTES: Mr. Ragas deferred action on this filing for further review and has requested additional information.

FINAL EFFECTIVE DATES - NEW: 4/18/2006

RENEWAL: 4/18/2006

8 - April 18, 2006 - 23372

COMMONWEALTH LAND TITLE INSURANCE COMPANY
34 - TITLE

REVISED RULE ONLY

RESIDENTIAL TRANSACTIONS

COMPANY REFERENCE: CLTIC-03-2006-01-RR

REQUESTED EFFECTIVE DATES - NEW: 5/1/2006

RENEWAL: 5/1/2006

The above captioned company proposes to revise its Louisiana manual rules.

Specific changes are as follows:

Revise the calculation of premium for a Residential Construction Loan Policy

The *current* rule reads:

The rate for title insurance on Residential Construction Mortgage transactions will be \$1.00 per \$1,000.00 of insurance. This rate shall apply only when the Alta Construction Loan Policy is issued. The policy shall be valid for six (6) months from the date of policy, which period may be extended up to eighteen (18) months by payments of additional premium of twenty-five (\$25.00) after six (6) months from the date of policy and an additional twenty-five dollars (\$25.00) after twelve (12) months from the ...

The *proposed* rule will read:

The rate for title insurance on Residential Construction Mortgage transactions will be \$1.00 per \$1,000.00 of insurance. This rate shall apply only when the Alta Construction Loan Policy is issued. The policy shall be valid for twenty-four (24) months from the date of policy. Such Construction Loan Policy shall not cause the insured or any future owner or lender to be entitled to the re-issue rate described below.

This proposed change extends the policy term from six (6) months at a rate of \$1.00 per \$1,000 plus the \$25.00 extension charge, to a flat rate for twenty-four (24) months. We are eliminating the six-month extension charge. This will result in a lower cost to purchasers of title insurance.

Increase the reissue rate term from seven (7) years to ten (10) years

This change will extend additional savings to consumers for the eighth, ninth and tenth year.

There is no rate impact associated with this filing.

FINAL ACTION: Approved.

ADDITIONAL MINUTES: Mr. Ragas approved.

FINAL EFFECTIVE DATES - NEW: 5/1/2006

RENEWAL: 5/1/2006

9 - April 18, 2006 - 23153

STEWART TITLE GUARANTY COMPANY
34 - TITLE
INITIAL RATE AND RULE
RESIDENTIAL TRANSACTIONS
COMPANY REFERENCE: STGC-2006-02-RR
REQUESTED EFFECTIVE DATES - NEW: 4/18/2006

The above captioned company wishes to introduce rates for a new rule and corresponding form.

The new rule is as follows:

STGC 107.9 - Additional Insured (CLTA-107.9)

This CLTA endorsement provides for the naming of an additional insured with certain qualifications.

When issuing this endorsement, the original policy is not to be updated.

The original policy should not be modified or amended to contain any language which is intended or may be construed as an update of the policy.

This endorsement excludes from coverage matters which would be disclosed by an examination of title, and it also excludes:

- Failure of the added insured to acquire an insurable interest in the land; and
- Any defect, lien or encumbrance attaching by reason of the acquisition of the estate or interest in the land by the added insured.

The rate for this endorsement is \$50.00.

There is no rate impact associated with this filing.

The requested rate/rule requires approval of companion forms.

FINAL ACTION: Approved.

ADDITIONAL MINUTES: Mr. Godchaux approved this filing contingent upon approval of the companion form filing.

FINAL EFFECTIVE DATES - NEW: 4/18/2006

10 - April 18, 2006 - 23154

STEWART TITLE GUARANTY COMPANY
34 - TITLE
REVISED RATE AND RULE
RESIDENTIAL TRANSACTIONS
COMPANY REFERENCE: STGC-2006-03-RR
REQUESTED EFFECTIVE DATES - NEW: 4/18/2006

The above captioned company is in the process of updating its company manual.

It would like to revise the rate and rule for Simultaneous Issuance of Owner's and Mortgagee's Policies. The rule change simply clarifies the simultaneous issuance and makes an adjustment in the rate when an ALTA Homeowner's Policy or ALTA Expanded Coverage Residential Loan Policy is issued simultaneously with another owner's or mortgagee's policy. The additional fee of \$5 (\$35 versus \$30) is intended to offset the broader coverage inherent in the ALTA Homeowner's Policy or ALTA Expanded Coverage Residential Loan Policy.

There is no rate impact associated with this filing.

FINAL ACTION: Approved.
ADDITIONAL MINUTES: Mr. Godchaux approved.
FINAL EFFECTIVE DATES - NEW: 4/18/2006

11 - April 18, 2006 - 23181

STEWART TITLE GUARANTY COMPANY
34 - TITLE
WITHDRAWAL OF RATES OR RULES
RESIDENTIAL TRANSACTIONS
COMPANY REFERENCE: STGC-2006-01-RR
REQUESTED EFFECTIVE DATES - NEW: 4/18/2006

The above captioned company wishes to withdraw some of its outdated and rarely used rates and rules from its manual.

The following is being removed:

Home Equity Limited Liability Policy

This policy had provided limited liability based upon a search for specific types of interest shown by the public record.

Home Owner's Inflation Protection Endorsement

This endorsement had been used to provide inflation protection when issued in conjunction with an owner's policy insuring an existing one-to-four family dwelling or a residential condominium unit.

Revolving Credit/Variable Rate Endorsement - Home Equity Policy

This endorsement had been issued in connection with the Home Equity Policy and it served to update the policy.

Continuation Endorsement

This endorsement had been issued in connection with the Home Equity Policy Form and serves to update the policy when it is requested.

The removal of these forms, rates and rules is purely for housekeeping purposes.

There is no rate impact associated with this filing.

The requested rate/rule requires approval of companion forms.

FINAL ACTION: Approved.

ADDITIONAL MINUTES: Dr. Berry approved.

FINAL EFFECTIVE DATES - NEW: 4/18/2006

12 - April 18, 2006 - 23192

STEWART TITLE GUARANTY COMPANY

34 - TITLE

INITIAL RATE ONLY

RESIDENTIAL TRANSACTIONS

COMPANY REFERENCE: STGC-2006-04-R

REQUESTED EFFECTIVE DATES - NEW: 5/1/2006

The above captioned company wishes to file rates for the Stewart Master Residential Loan Policy Schedule A and Schedule B (also known as E-Quick Policy).

These schedules are to be issued with the American Land Title Loan Policy (10/17/92).

These rates will be used primarily with equity loans on primary residences or secondary residences of the current owner/borrower. Coverage under the Master Residential Policy is not available for any first lien or refinances of first lien for primary residences. This policy is similar to the coverage offered by the FACT Master Loan Policy for Residential Junior Mortgages offered by First American Title Insurance Company. The coverage is also

similar to the Master Equity Line Loan Policy offered by LandAmerica, Lawyers Title, as well as the ALTA Residential Limited Coverage Junior Policy which are products developed for lenders who require a lower cost product that provides limited coverage on institutional loans where the borrower is normally seeking to place a second loan against their property and only requires a limited search of the public records. Accordingly, the risk of loss is reduced based upon the coverages being provided in this form of policy.

The company states "Since the current owner/borrower is already covered under the first lien policy or owner policy, the underwriting cost for the Master Residential Policy can be reduced considerably down from the standard cost per thousand range due to the fact that the Master Policy underwriting requires limited search for perils such as any covenants, conditions and restrictions; any easements or servitudes affecting the land; any claims to minerals or mineral rights; any lien or right to lien for services, labor or material; and prior mortgages, judgments or other liens, defects or encumbrances or other matters or other matters or indebtedness which was disclosed to the insured by a borrower affidavit or creditor search, or was disclosed by any prior title insurance policy related to the identical property. Without having to search completely for these types of interest or establish a chain of title back to the inception of title from the sovereign, a significant reduction in cost is created in the search and examination process".

Due to this reduction in cost, the company is seeking a rate of \$45 for loan amounts up to \$250,000 and \$120 for loan amounts over \$250,000.

There is no rate impact associated with this filing.

The requested rate/rule requires approval of companion forms.

FINAL ACTION: Approved.

ADDITIONAL MINUTES: Mr. Godchaux approved this filing contingent upon approval of the companion form filing.

FINAL EFFECTIVE DATES - NEW: 5/1/2006

13 - April 18, 2006 - 23396

ESURANCE INSURANCE COMPANY
19 - PRIVATE PASSENGER AUTOMOBILE
INITIAL RATE AND RULE
INTRODUCTION OF MULTI-TIER PROGRAM
COMPANY REFERENCE: 2006 LA EIC RA 01

The referenced company is submitting its initial rates and rules to be used with the above captioned program.

The company is proposing this filing to utilize its proprietary multi-tier program, which has been introduced successfully in several other states. This filing has been developed using both the company's countrywide program and that of Progressive Paloverde's Louisiana program.

This auto product will be distributed through a proprietary online distribution system. **The company states this filing represents an initial program entry into Louisiana and no other similar program for this company exist either through direct marketing or agents already in place.**

The company's direct distribution channel will allow customers to quote, purchase and service their policies through the internet at their web address, which is www.esurance.com. Customers who require additional support may also contact the service center 24 hours a day, 7 days a week.

The company's personal auto program is designed to attract and retain a wide range of drivers, vehicles and risk profiles. The underwriting and rating structures will allow the company to issue policies across a spectrum of risks, from non-standard to ultra-preferred.

The proprietary multi-tier classification plan is developed based upon Progressive's countrywide program. For rating plans unique to our state, the company has adopted Progressive Paloverde's Louisiana specific rules and factors. Rating elements such as territory definitions, territory factors, and increased limits factors are taken directly from Progressive. Where the company deviated from Progressive, they have computed an off-balance that is used in selecting the base rates by coverage. The assumed distribution of the off-balance calculation mirrors the distribution of customers for a similar multi-tier program currently active in Texas.

The following is an explanation of the proposed rating variables which are mostly derived from Progressive Paloverde's filing:

1. **Base rates-** developed using an off-balance analysis versus Progressive Paloverde as described above. The company has selected a rate level 15% below Progressive's.
2. **Territory-** the territorial definitions, relativities and factors.
3. **Household vehicle usage factors-** based on an analysis of the relationship between loss experience, the number of drivers, and the number of vehicles as policies with more drivers than vehicles has a higher propensity to incur an accident.

4. **Tier factors-** additional segmentations are developed to recognize loss ratio differences from three variables; less than 3 years of prior insurance, full disclosure of driving history, and the minimum of prior and selected BI limits> minimum but < 50/100.
5. **Tier Placement-** a pre-credit tier and a credit tier will determine the final tier. The credit model was filed under separate cover with our Actuarial division. The company will use its proprietary 12-attribute credit model for credit tier determination for all policies.
6. **Core discounts-** a core discount matrix is being introduced to offer multi-car pay in full and homeownership discounts. The matrix varies by pre-credit and credit tier.
7. **Renewal Retiering-** renewal policies will now be eligible for retiering if certain criteria are met.
8. **Driver Classification factors**
9. **Driving Record Point Surcharges**
10. **Driver Point Matrix Factors-** will vary by pre-credit and credit tier.
11. **Household Structure Factors-** adjustments are made to Progressive's factors based on the company's countrywide data.
12. **Increased Limits Factors**
13. **Deductible Factors-** taken from the company's countrywide program.
14. **Model Year Factors-** taken directly from the company's countrywide factors with model year 2006 as the base year.
15. **Good Student Discount-** a 10% good student discount will be given to drivers who meet the criteria of a good student.
16. **Education Discount-** a discount will be given based on the highest education level obtained by the principal named operator.
17. **Make and Model Adjustment Factors**
18. **Vehicle Symbol Assignments and Factors**
19. **Inexperienced Operator Surcharges-** a surcharge will be applied to drivers with

less than three years of driving experience.

20. **Residency Discount-** a discount will be given for the number of years the named insured has remained at their current residence.
21. **Future Effective Date Discount-** a discount will be given if the policy is purchased at least 1 day before the policy inception date.
22. **Affinity Discount-** a discount will be given if the named insured/applicant is a listed operator and is an active member of a sponsored marketing group. Sponsored marketing groups will include professional organizations, this company's marketing partners, alumni associations, educational associations, hobby or enthusiast organizations or cause related organizations.
23. **Late Payment Surcharge-** a late payment factor that varies by market will apply to those policies that miss a payment while a policyholder and will trigger the cancellation process. The late payment factor addresses the higher loss ratios observed for the subset of customers.
24. **Fees-** expense support for all of the proposed fees is included in the filing exhibits. The paper documentation fee may seem atypical. However, in an effort to provide the lowest possible price to the customers, the expense assumptions anticipate that customers will use the company's website interactive policy management features to maintain policy documents. The company does make available paper copies of documents through U.S. mail for those customers who do not want to use electronic tools. The company's experience indicates that fewer than 4% of customers elect paper documents. The proposed paper documentation fee covers the extra expense of providing such a service.
25. **Expense Constant-** the expense constant is designed to cover fixed expenses associated with the acquisition and maintenance of policies. The one-time policy costs are amortized over the expected lifetime of the policy. The expense constant will now be determined by market tier, payment plan, and number of vehicles insured.
26. **Expense Saving Discount-** a one-time \$75 discount will be applied in the first term to customers who purchase their policies online.

The requested rates and rules require approval of companion forms.

FINAL ACTION: Approved.

ADDITIONAL MINUTES: Mr. Ragas approved this filing contingent upon approval of the companion form filling.

14 - April 18, 2006 - 23479

NATIONAL AUTOMOTIVE INSURANCE COMPANY

19 - PRIVATE PASSENGER AUTOMOBILE

INITIAL RATE AND RULE

INTRODUCTION OF ADVANTAGE PROGRAM

*****AMENDED TO PROVIDE A MIDDLE TIER FOR "NO HIT" AND "THIN FILE"
CREDIT HISTORIES*****

COMPANY REFERENCE: 2006-01

REQUESTED EFFECTIVE DATES - NEW: 5/1/2006

The above referenced company is submitting their initial rates and rules to be used with the above captioned program.

The Advantage program was originally scheduled to be completed in October of 2005 but due to the disaster of Hurricane Katrina, the company felt that their client base would be better served if they utilized their manpower to service the existing book of business. The program provides a new rating methodology that will utilize multi-variant underwriting components to attract new business where the company has not been competitive and will be marketed through independent agents.

The company states that all new business will be placed in this new Advantage program and all existing customers will be maintained in the currently approved program unless they specifically request to be moved into the Advantage Program.

The new program is based on a multi-tiered level which utilizes a credit scoring model; however, under no circumstances will a customer be placed in a tier strictly based on credit. The customers will be underwritten first and then run through the credit score model. The company has used Choice Point Standard Automobile Insurance Score to determine the scoring specifically for the industry. On all new business, the customer will be given the choice by the agent as to whether or not they want their credit score run. If for some reason the customer is dissatisfied with a credit score result, they may contact Choice Point to make an inquiry regarding their personal file. The agent will not have any scores only the result of the score calculation.

The tiers will be given discounts as follows:

Tier Level	Discount
Tier 1	Base Rate
Tier 2	10% discount
Tier 3	15% discount

Tier 4	22% discount
Tier 5	Base Rate
Tier 6	Base Rate

The program offers the following coverages: Bodily Injury, Property Damage, Medical Payments, UM/UIM Protection, Comprehensive, Collision, rental Reimbursement, Auto Accidental Death Indemnity, and Towing and Labor. Various discounts, surcharges and fees are proposed through this program and are included in the filing.

The requested rates and rules require approval of companion forms.

FINAL ACTION: Approved.

ADDITIONAL MINUTES: Mr. Godchaux approved as amended to provide a middle tier for "no hit" and "thin file" credit histories.

FINAL EFFECTIVE DATES - NEW: 5/1/2006

15 - April 18, 2006 - 23214

CINCINNATI INSURANCE COMPANY, THE
19 - PRIVATE PASSENGER AUTOMOBILE
LOSS COST ADOPTION

ADOPTION OF ISO PROSPECTIVE LOSS COST FILING DESIGNATION NUMBER PP-2005-BRLA1

(+18.3%)

COMPANY REFERENCE: A-06-3012-LA

REQUESTED EFFECTIVE DATES - NEW: 6/1/2006

RENEWAL: 6/1/2006

The last adjustment to this program was an adoption of ISO loss costs PP-2002-BRLA1, PP-2001-BRLA1, PP-2000-BRLA1, PP-99-BRLA1, and PP-97-BRLA1. This resulted in an overall rate increase of +14.8% to be effective 2/26/03.

With this filing, the company is submitting an adoption of ISO loss cost PP-2005-BRLA1 and will use loss cost multipliers of **1.438** for liability and **1.515** for physical damage. This will result in an overall rate increase of **+18.3%** or **\$0** (the company states they do not actively solicit business in Louisiana).

Listed below is the countrywide experience:

COUNTRYWIDE

Year	Actual Earned Premium		Developed Loss		Loss Ratio
2000	\$	343,347,935	\$	224,640,169	65.4%

2001		351,288,806		229,744,003	65.4%
2002		377,941,588		249,702,517	66.1%
2003		412,928,895		262,884,114	63.7%
2003		433,046,214		265,074,133	61.2%
All Years	\$	1,918,553,438	\$	1,232,044,936	64.2%

FINAL ACTION: Approved.

ADDITIONAL MINUTES: Mr. Ragas approved.

FINAL EFFECTIVE DATES - NEW: 6/1/2006

RENEWAL: 6/1/2006

16 - April 18, 2006 - 23297

AMERICAN SOUTHERN HOME INSURANCE COMPANY

19 - PRIVATE PASSENGER AUTOMOBILE

REVISED RATE AND RULE

RECREATIONAL VEHICLE PROGRAM

(+20.2%)

COMPANY REFERENCE: 20051111-04

REQUESTED EFFECTIVE DATES - NEW: 7/1/2006

RENEWAL: 7/20/2006

Listed below is the history of the actions taken by the LIRC in regard to this program:

Item Key	Rate Change	Effective Dates	Action
#4 1/05 (#19439)	+7.3%	4/1/05 N/R	Approved
#42 8/01 (#2147)	-.23%	1/1/04 N 2/1/04 R	Approved
#113 8/03 (#14363)	+7.9%	10/1/03N 11/1/03R	Approved
#149 7/98	Act 1476		Approved
#64 9/95	Initial	11/1/95	Approved

With this filing, the company proposes an overall rate increase of +20.2% or +\$20,106 (131 policyholders) broken down by coverage as follows:

Coverage	Proposed Rate Change
Bodily Injury	+44.2%
Property Damage	+47.0%
Medical Payments	0.0%
UM	0.0%
Other Than Collision	+4.5%
Collision	+36.5%
Other	0.0%
Total	+20.2%

The changes are as follows:

- **Motor Home Relativity Curves**- used countrywide competitor information as well as their own loss data to determine the revised relativity curve.
- **Chargeability limit**- changed the threshold limit from \$500 to **\$300**.
- **Defensive Driving Course Discount**- added a 5% credit for this discount.
- **Major Violations/At-Fault Accident**- revised the major violation and at-fault accident definitions to be consistent with those of other currently filed casualty products.
- **Discounts**- introducing a **30%** maximum discount rule. This rule will not apply to the company's currently filed loss free discount.
- **Minimum Premiums**- Increasing the minimum written and earned premiums for Motor Home from \$50 to **\$100**.

Listed below is the Louisiana and countrywide experience:

LOUISIANA

Year	Actual Earned Premium		Developed Loss		Loss Ratio
2001	\$	10,524	\$	8,284	78.7%
2002		18,691		200	1.1%
2003		29,664		3,483	11.7%
2004		75,714		12,751	16.8%
2005		101,974		108,599	106.5%
All Years	\$	236,567	\$	133,317	56.4%

COUNTRYWIDE

Year	Actual Earned Premium		Developed Loss		Loss Ratio
2001	\$	5,007,531	\$	3,961,701	79.1%
2002		6,812,721		5,943,347	87.2%
2003		9,602,423		7,020,673	73.1%
2004		12,236,464		7,612,466	62.2%
2005		12,999,714		9,106,006	70.0%
All Years	\$	46,658,853	\$	33,644,193	72.1%

The requested initial rates and rules require approval of companion forms under file # 2060899.

FINAL ACTION: Deferred.

ADDITIONAL MINUTES: Mr. Ruiz deferred action pending completion of the actuarial review.

FINAL EFFECTIVE DATES - NEW: 7/1/2006

RENEWAL: 7/20/2006

LOUISIANA INSURANCE RATING COMMISSION

Part II -- Property

Tuesday, April 18, 2006

1a - April 18, 2006 - 23084

NATIONAL LLOYD'S INSURANCE COMPANY

1 - PROPERTY

REVISED RATE ONLY

DWELLING FIRE AND ALLIED LINES

LOW VALUE DWELLING PROGRAM (DWG-1)

(+25%)

*****AMENDED BY THE COMMISSION TO +11.6%*****

COMPANY REFERENCE: NLIC-LA-DP1-2006

REQUESTED EFFECTIVE DATES - NEW: 6/1/2006

RENEWAL: 6/1/2006

Listed below is the history of the actions taken by the LIRC in regard to this program:

#5a - 2/03	+14.1%	Approved	Eff. 3/1/03 N & R
#2a - 11/94	Initial	Approved	

With this filing, the company is requesting an overall rate increase of +25% or +\$458,600 (4,789 policyholders).

The Louisiana and Countrywide experience is as follows:

LOUISIANA

(Accident Year as of 12/31/05)

Year	Actual Earned Premium	Developed Loss	Loss Ratio
2001	\$ 579,990	\$ 399,792	68.9%
2002	600,619	797,218	132.7%
2003	853,936	356,921	41.8%
2004	1,348,364	697,972	51.8%
2005	1,831,550	8,954,683	488.9%
All Years	\$ 5,214,459	\$ 11,206,586	214.9%

COUNTRYWIDE

(Accident Year as of 12/31/05)

Year	Actual Earned Premium		Developed Loss		Loss Ratio
2001	\$	20,468,638	\$	6,680,147	32.6%
2002		24,108,623		9,474,744	39.3%
2003		37,597,978		14,612,477	38.9%
2004		41,822,473		14,194,596	33.9%
2005		45,998,744		52,442,321	114.0%
All Years	\$	169,996,456	\$	97,404,285	57.3%

FINAL ACTION: Approved.

ADDITIONAL MINUTES: Mr. Ruiz amended the filing to +11.6%, then granted approval as amended. Karl Lauritzen was the company representative present.

FINAL EFFECTIVE DATES - NEW: 6/1/2006 RENEWAL: 6/1/2006

2a - April 18, 2006 - 23481

ALLSTATE INDEMNITY COMPANY

4 - HOMEOWNERS

REVISED RATE ONLY

(+14.8%)

*****AMENDED BY THE COMPANY TO +12.6%*****

COMPANY REFERENCE: R17224

REQUESTED EFFECTIVE DATES - NEW: 6/22/2006 RENEWAL: 6/22/2006

The last adjustment to this program occurred in July 2002 (item #2a). The overall increase was amended from +19.9% to +12.0%, effective November 11, 2002 for new and renewal business.

*****NOTE:** There is a companion rate/rule filing (LIRC Item Key #23274) for Allstate Indemnity Company which introduces an additional charge for net cost of reinsurance. The overall requested revision of that filing is +8.0% and it is currently pending review under the Flexible Rating Provision.

With this filing, the company is requesting an overall rate increase of +14.8% or +\$14,224,000 (96,117 policyholders).

The company states "Allstate will achieve this overall increase by grouping Allstate Indemnity Company Zones into two territorial groupings. Allstate Indemnity Company Owner Zones were combined to form two territorial groupings that closely match Allstate's catastrophe management and inland zones. Zones were grouped in this manner in an

effort to mitigate rate impacts to policyholders at this time. Additionally, these groupings result in fully credible zones based upon our credibility standard of \$5,000,000 of written premium in 2005. Territorial grouping 1 consists of the following Allstate Indemnity Company Owners catastrophe management zones: 1, 2, 3, 4, 5, 6, 7, 8, 9, 21, 22, 23, 31, 33, 36 and 37. Territorial grouping 2 consists of the following Allstate Indemnity Company Owners inland zones: 24, 25, 27, 28, 29, 30 and 34."

The Louisiana and Countrywide experience is as follows:

LOUISIANA

(Accident Year Data Evaluated as of 12/31/05*)

Year	Actual Earned Premium		Developed Loss		Loss Ratio
2001	\$	5,845,681	\$	2,574,411	44.0%
2002		14,497,313		19,966,642	137.7%
2003		35,041,556		11,226,639	32.0%
2004		61,698,648		23,105,787	37.4%
2005		80,522,780		557,476,936	692.3%
All Years	\$	197,605,978	\$	614,350,415	310.9%

* 2001-2004 Accident Years ending 12/31 all evaluated at 3/31/05. 2005 Accident Year ending 9/30 evaluated at 12/31/05.

COUNTRYWIDE

(Accident Year Data Evaluated as of 12/31/05*)

Year	Actual Earned Premium		Developed Loss		Loss Ratio
2001	\$	105,098,883	\$	106,602,357	101.4%
2002		245,296,047		180,848,476	73.7%
2003		506,079,949		340,571,286	67.3%
2004		851,957,979		491,836,562	57.7%
2005		1,121,483,068		1,185,125,576	105.7%
All Years	\$	2,829,915,926	\$	2,304,984,256	81.5%

* 2001-2004 Accident Years ending 12/31 all evaluated at 3/31/05. 2005 Accident Year ending 9/30 evaluated at 12/31/05.

Exhibit F, histogram and other required exhibits have been forwarded to our Actuary.

FINAL ACTION: Approved.

ADDITIONAL MINUTES: Dr. Berry motioned to approve. Mr. Ruiz objected. A vote was taken. Dr. Berry, Mr. Godchaux and Mr. Ragas were for approval. Mr. Ruiz was

against approval. By a vote of 3 to 1, the filing was approved as amended by the company from +14.8% to +12.6%. Lorrie Brouse and Steve Armstrong were the company representatives present.

FINAL EFFECTIVE DATES - NEW: 6/29/2006 RENEWAL: 6/29/2006

3a - April 18, 2006 - 23482

ALLSTATE INSURANCE COMPANY

4 - HOMEOWNERS

REVISED RATE ONLY

(+3.1%)

*****AMENDED BY THE COMPANY TO +1.4%*****

COMPANY REFERENCE: R17223

REQUESTED EFFECTIVE DATES - NEW: 6/22/2006 RENEWAL: 6/22/2006

The last adjustment to this program occurred in July 2002 (item #1a). The overall increase was amended from +19.9% to +12.0%, effective November 11, 2002 for new and renewal business.

*****NOTE:** There is a companion rate/rule filing (LIRC Item Key #23272) for Allstate Insurance Company which introduces an additional charge for net cost of reinsurance. The overall requested revision of that filing is +7.6% and it is currently pending review under the Flexible Rating Provision.

With this filing, the company is requesting an overall rate increase of +3.1% or +\$3,249,000 (105,915 policyholders).

The company states "Allstate will achieve this overall increase by grouping Allstate Insurance Company Zones into two territorial groupings. Allstate Insurance Company Owner Zones were combined to form two territorial groupings that closely match Allstate's catastrophe management and inland zones. Zones were grouped in this manner in an effort to allow Allstate Insurance Company to continue to support Owners business in catastrophe management zones. Additionally, these groupings smooth the impact between zones and result in fully credible zones. Territorial grouping 1 consists of the following Allstate Insurance Company Owners catastrophe management zones: 1, 2, 3, 4, 5, 6, 7, 8, 9, 21, 22, 23, 26, 31, 33 and 35. Territorial grouping 2 consists of the following Allstate Insurance Company Owners inland zones: 24, 25, 27, 28, 29, 30 and 34."

The Louisiana and Countrywide experience is as follows:

LOUISIANA

(Accident Year Data Evaluated as of 12/31/05*)

Year	Actual Earned Premium		Developed Loss		Loss Ratio
2001	\$	100,376,902	\$	54,623,730	54.4%
2002		99,076,725		94,055,490	94.9%
2003		103,818,401		42,281,260	40.7%
2004		105,501,360		43,073,135	40.8%
2005		105,184,621		882,390,465	838.9%
All Years	\$	513,958,009	\$	1,116,424,080	217.2%

- * 2001-2004 Accident Years ending 12/31 all evaluated at 3/31/05. 2005 Accident Year ending 9/30 evaluated at 12/31/05.

COUNTRYWIDE

(Accident Year Data Evaluated as of 12/31/05*)

Year	Actual Earned Premium		Developed Loss		Loss Ratio
2001	\$	2,757,247,876	\$	2,084,462,598	75.6%
2002		2,862,932,642		1,768,444,553	61.8%
2003		3,082,658,854		2,009,380,636	65.2%
2004		3,153,283,162		1,549,760,993	49.1%
2005		3,243,331,179		2,541,100,352	78.3%
All Years	\$	15,099,453,713	\$	9,953,149,131	65.9%

- * 2001-2004 Accident Years ending 12/31 all evaluated at 3/31/05. 2005 Accident Year ending 9/30 evaluated at 12/31/05.

Exhibit F, histogram and other required exhibits have been forwarded to our Actuary.

FINAL ACTION: Approved.

ADDITIONAL MINUTES: Dr. Berry motioned to approve. Mr. Ruiz objected. A vote was taken. Dr. Berry, Mr. Godchaux and Mr. Ragas were for approval. Mr. Ruiz was against approval. By a vote of 3 to 1, the filing was approved as amended by the company from +3.1% to +1.4%. Lorrie Brouse and Steve Armstrong were the company representatives present.

FINAL EFFECTIVE DATES - NEW: 6/29/2006 RENEWAL: 6/29/2006

4a - April 18, 2006 - 23477

REPUBLIC FIRE AND CASUALTY INSURANCE COMPANY
4 - HOMEOWNERS

REVISED RATE AND RULE
HOMEOWNERS PROGRAM
ADDITION OF NEW GUARDIAN TIER FOR TENANTS AND CONDOS
(+19.5%)

*****AMENDED BY THE COMPANY TO +17.7%*****

COMPANY REFERENCE: 06-061

REQUESTED EFFECTIVE DATES - NEW: 6/1/2006

RENEWAL: 7/1/2006

Listed below is the history of the actions taken in regard to this program:

#5a - 3/06	Addition of New Guardian Tier	Approved	Effective 3/16/06 N
Item Key #19997 - Flex Band	+2.7%	Meets Requirements	Effective 3/1/05 N & 4/1/05 R
Item Key #19773 - Flex Band	+5.2%	Meets Requirements	Effective 2/1/05 N & 3/1/05 R
#13a - 4/03	+19.1%	Approved	Effective 6/1/03 N & 7/1/03 R

With this filing, the company is requesting an overall rate increase of +19.5% or +\$1,819,029 (8,370 policyholders).

Along with the base rate change for homeowners forms HO 00 02 and HO 00 03, the company is proposing the following changes:

- Increase the New Home Credit from 20% to 26% to reflect the better loss experience for homes with newer construction. The number of years the credit is applied is also being extended from the current 10 year period to 13 years.
- The credits for the All Other Peril Deductible options have been revised to vary by Coverage A amount. Republic's current deductible factors do not vary by home value. The revisions to this rating structure will apply a more appropriate credit for each deductible option as the Coverage A amount increases. They are also adding a new \$5,000 deductible option.
- The Key Factors for the adjustment by Coverage A value have been revised. The factors for Coverage A values greater than \$80,000 are being reduced. This change is based partially on a competitive review of competitors and also to support the changes to the deductible factors outlined above.
- Introduce a 3% Named Storm deductible as an option along with the current Named Storm deductibles of 2% and 5%. The credits for the 3% Named Storm deductible vary by geographical zone within the state as do the 2% and 5% options. The premium credits for the 3% Named Storm deductible were determined judgmentally based on the current credits for the 2% and 5% Named Storm deductibles. The 5%

Named Storm deductible factors were revised slightly to accommodate the new deductible.

- Include insurance credit score as a rating factor - The company states that this change will benefit many of its policyholders in Louisiana as approximately half will receive lower rates based on their insurance score. The base rates for forms HO 00 04 and HO 00 06 are not being revised. However, the company is proposing to use insurance credit scoring for these forms as well.
- A revision is being made to the territory definitions. Iberia Parish, which is currently in territory 84, will go into territory 85. This change will group Iberia parish with neighboring parishes which are demographically and geographically similar. In addition, Jefferson Parish, which is also currently in territory 84, will go into its own territory, the proposed territory 87. Saint Tammany Parish, currently territory 80, will be split into two territories. The southern portion of the parish will become territory 79, while the northern portion of the parish will remain in territory 80.
- Add a Guardian Tier for Forms HO 4 and HO 6 (tenants and condos). The company states "In recent months many of our independent agents in Louisiana have expressed a desire for an additional tier in Republic's homeowners program. In their opinion, this tier will allow them to write business that does not fit into their current markets. In response to this, we introduced the new Guardian homeowners tier, which allows our Louisiana agents more flexibility by broadening our existing homeowners guidelines, and provides another standard market for Louisiana homeowners. The response to this new tier has been so positive that we are expanding it to include the HO 00 04 and HO 00 06. The rates for the Guardian tier will be initially rated at 25% above rates for the current standard tier. There is no rate impact to the current in-force book of business for these forms with the introduction of the new tier".

The Louisiana and Countrywide experience is as follows:

LOUISIANA

(Accident Year as of 12/31/05)

Year	Actual Earned Premium		Developed Loss		Loss Ratio
2001	\$	4,198,759	\$	2,061,218	49.1%
2002		4,702,771		6,769,303	143.9%
2003		4,988,072		1,959,308	39.3%
2004		6,342,564		1,627,323	25.7%
2005		7,994,806		64,923,772	812.1%
All Years	\$	28,226,972	\$	77,340,925	274.0%

COUNTRYWIDE

(Accident Year as of 12/31/05)

Year	Actual Earned Premium		Developed Loss		Loss Ratio
2001	\$	38,802,179	\$	38,023,997	98.0%
2002		47,921,309		38,534,492	80.4%
2003		60,809,639		32,624,227	53.6%
2004		58,361,279		20,735,764	35.5%
2005		59,453,031		108,298,320	182.2%
All Years	\$	265,347,437	\$	238,216,799	89.8%

Exhibit F, histogram and other required exhibits have been forwarded to our Actuary.

FINAL ACTION: Approved.

ADDITIONAL MINUTES: Mr. Ragas approved, as amended by the company from +19.5% to +17.7%. Jim Drawert and Debbie King were the company representatives present.

FINAL EFFECTIVE DATES - NEW: 6/1/2006 RENEWAL: 7/1/2006

5a - April 18, 2006 - 23478

REPUBLIC FIRE AND CASUALTY INSURANCE COMPANY

1 - PROPERTY

REVISED RATE AND RULE

DWELLING PROGRAM

ADDITION OF NEW GUARDIAN TIER

COMPANY REFERENCE: 06-062

REQUESTED EFFECTIVE DATES - NEW: 4/25/2006

The above captioned company wishes to introduce an additional tier into its Dwelling Program. The new tier will be named the Guardian tier.

The company states "In recent months many of our independent agents in Louisiana have expressed a desire for an additional tier in Republic's residential property programs. In their opinion, this tier would allow them to write business that does not fit into their current markets. Republic has filed and had approved the homeowners portion, which has been enthusiastically greeted by our agents. To complement this, we are now adding a new tier in dwelling. Republic's new Guardian dwelling tier will allow our Louisiana agents more flexibility by broadening our existing dwelling guidelines, and will provide another standard market for Louisiana dwelling".

The rates for the Guardian tier will be initially set at 25% above the rates for the Standard Tier.

There is no rate impact to the current in-force business.

FINAL ACTION: Approved.

ADDITIONAL MINUTES: Mr. Ragas approved. Jim Drawert and Debbie King were the company representatives present.

FINAL EFFECTIVE DATES - NEW: 4/25/2006

6a - April 18, 2006 - 23469

LAFAYETTE INSURANCE COMPANY

4 - HOMEOWNERS

REVISED RATE ONLY

(+37.9%)

*****AMENDED TO A TERRITORY CAP OF A -15% DECREASE AND A +61%

INCREASE*****

COMPANY REFERENCE: HO-LA-LAF-07012006-RA-RU-X

REQUESTED EFFECTIVE DATES - NEW: 7/1/2006 RENEWAL: 7/1/2006

Listed below is the history of the actions taken in regard to this program:

Key #16914 - Flex Band	+9.8%	Meets Requirements	Effective 7/1/04
#2a - 4/02	+7.2%	Approved	Effective 6/1/02
#2a - 7/98	-7.8%	Approved	Effective 9/1/98

With this filing, the company is requesting an overall rate increase of **+37.9%** or **+\$3,012,279** (11,006 policyholders).

Listed below is the proposed rate change by form:

Policy Form	Selected Rate Change
HO - 2 & 3	+38.2%
HO - 4	+4.3%
HO - 6	+8.5%
Total	+37.9%

The Louisiana and Countrywide experience is as follows:

LOUISIANA

(Accident Year as of 12/31/05)

Year	Actual Earned Premium	Developed Loss	Loss Ratio
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2001	\$	7,794,867	\$	6,375,382	81.8%
2002		6,899,138		9,045,596	131.1%
2003		7,646,057		2,917,832	38.2%
2004		7,282,001		2,136,208	29.3%
2005		7,887,620		89,185,340	1130.7%
All Years	\$	37,509,683	\$	109,660,358	292.4%

COUNTRYWIDE

(Accident Year as of 12/31/05)

Year	Actual Earned Premium		Developed Loss		Loss Ratio
2001	\$	7,794,850	\$	8,989,477	115.3%
2002		6,899,141		11,389,578	165.1%
2003		8,141,794		3,556,197	43.7%
2004		7,282,281		2,139,692	29.4%
2005		7,887,625		89,185,340	1130.7%
All Years	\$	38,005,691	\$	115,260,284	303.3%

Exhibit F, histogram and other required exhibits have been forwarded to our Actuary.

FINAL ACTION: Approved.

ADDITIONAL MINUTES: Dr. Berry motioned to approve. Mr. Ruiz objected. A vote was taken. Dr. Berry, Mr. Godchaux and Mr. Ragas were for approval. Mr. Ruiz was against approval. By a vote of 3 to 1, the filing was approved as amended to cap the territory swings at -15% to +61%. Lorrie Brouse and Steve Armstrong were the company representatives present.

FINAL EFFECTIVE DATES - NEW: 7/1/2006

RENEWAL: 7/1/2006

7a - April 18, 2006 - 23441

EMPLOYERS MUTUAL CASUALTY COMPANY

EMCASCO INSURANCE COMPANY

EMC PROPERTY & CASUALTY COMPANY

4 - HOMEOWNERS

REVISED RATE AND RULE

(+24.5%)

COMPANY REFERENCE: LA-HO-2006-01

REQUESTED EFFECTIVE DATES - NEW: 7/15/2006

RENEWAL: 7/15/2006

Listed below is the history of the actions taken by the LIRC in regard to this program:

#2a - 8/04	+9.7%	Approved	Effective 12/15/04
#11a - 10/03	+15.0%	Approved	Effective 12/15/03
#11a - 7/02	+5.5%	Approved	Effective 9/15/02

With this filing, the companies are requesting an overall rate increase of **+24.5%** or **+\$411,179** (1,762 policyholders).

Listed below are the proposed changes by company:

COMPANY	% CHANGE	ESTIMATED ANNUAL EFFECT
EMCC	+24.4%	+\$229,295
EMCASCO	+24.5%	+\$128,263
EMC P & C	+24.5%	+\$53,621
ALL COMPANIES	+24.5%	+\$411,179

Rates for Residence Premises, Home Day Care Coverage and Outboard Motors and Watercraft have been revised.

Also proposed are the following changes:

The companies wish to adopt Insurance Services Office, Inc. (ISO) Filing Designation No.: HO 2004-R00RU - Louisiana (approved as item #2a in July 2004 to be effective April 1, 2005). With that filing, ISO introduced Manual Rules for Homeowners 2000 Program.

Windstorm or Hail Exclusion

Added item B.4. which states Windstorm or Hail Exclusion Endorsement HO0494 is required to be attached to new business policies that are eligible for the State Coastal Insurance Plans. When the peril of windstorm or hail is excluded from coverage under Section I of the policy, premium credits are applied.

Rule 406. Deductibles

\$2,500 Flat is the new all perils base and minimum deductible for Forms 2, 3 and 5 (previously \$500).

Windstorm or Hail Deductibles - Forms 2, 3 and 5

The first deductible amount shown applies to all perils other than Wind or Hail. The second deductible amount shown applies to the perils of Wind or Hail. Determine the credit by multiplying the base premium by the factor listed below.

\$2,500 / \$5,000 Wind or Hail	Deductible Factor	.96
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There are no buy-back optional lower deductibles less than the minimum All Peril

deductible (\$2,500).

Other minor rules changes have been made and manual pages have been revised to reflect the proposed changes.

The companies state this filing contains no hurricane deductibles.

The Louisiana and Countrywide experience is shown below:

LOUISIANA

(Accident Year as of 12/31/05)

Year	Actual Earned Premium		Developed Loss		Loss Ratio
2001	\$	2,443,040	\$	1,807,028	74.0%
2002		2,142,300		2,539,220	118.5%
2003		1,791,093		760,225	42.4%
2004		1,684,365		297,513	17.7%
2005		1,690,380		9,765,673	577.7%
All Years	\$	9,751,178	\$	15,169,659	155.6%

COUNTRYWIDE

(Accident Year as of 12/31/05)

Year	Actual Earned Premium		Developed Loss		Loss Ratio
2001	\$	71,152,635	\$	84,534,954	118.8%
2002		76,366,146		53,308,386	69.8%
2003		78,462,367		53,223,755	67.8%
2004		78,505,782		53,452,547	68.1%
2005		77,079,479		53,043,443	68.8%
All Years	\$	381,566,409	\$	297,563,084	78.0%

Exhibit F, histogram and other required exhibits have been forwarded to our Actuary.

The requested rate/rule requires approval of companion forms.

FINAL ACTION: Deferred.

ADDITIONAL MINUTES: Dr. Berry deferred taking action on this filing and requests that the company's actuary be present at next month's meeting.

FINAL EFFECTIVE DATES - NEW: 7/15/2006 RENEWAL: 7/15/2006

HOMESITE INSURANCE COMPANY

4 - HOMEOWNERS

REVISED RULE ONLY

REVISION OF WINDSTORM DEDUCTIBLES

COMPANY REFERENCE: LA-HO-06-016

REQUESTED EFFECTIVE DATES - NEW: 5/19/2006

RENEWAL: 7/6/2006

The above captioned company is proposing a revision to Rule 590, Windstorm. The coverage for the peril of windstorm is mandatory in Louisiana except for those policies that have been in effect and renewed for more than three years. The goal of this filing is to implement the windstorm deductible program in coastal hurricane regions.

Currently, the company is offering a base deductible of \$500 for all HO3 policies. The proposed deductible is determined by the distance to the coast as well as the rating territory.

Windstorm Deductibles (Form HO 00 03 Only)

Description	LA Territories	Windstorm Deductible
For properties that are within 2,500 feet of the coast		5% (base) and 10% (optional)
For properties that are more than 2,500 feet from the coast in the following rating territories:	1, 2, 3, 4, 5, 6, 7	2% (base) and 3%, 4%, 5% and 10% (optional)
For properties in the remainder of the state		\$500 (base) and 2%, 3%, 4% and 5% (optional)

The company gives the option to increase the deductible with a decrease to the premium, but does not offer a buy-back to a lower deductible option.

The company is also proposing to remove Insurance Services Office, Inc. (ISO) form HO 04 98 0491, Refrigerated Personal Property, from its homeowners program. This form corresponds with Rule 515, Personal Property.

There is no rate impact associated with this filing.

FINAL ACTION: Deferred.

ADDITIONAL MINUTES: Mr. Ragas deferred action on this filing for further review.

FINAL EFFECTIVE DATES - NEW: 5/19/2006

RENEWAL: 7/6/2006

9a - April 18, 2006 - 23060

ARMED FORCES INSURANCE EXCHANGE

1 - PROPERTY

PROPERTY DEVIATION

DWELLING POLICY PROGRAM (1993 EDITION)

ADOPTION OF PIAL FILING DESIGNATION NOS.: LA 05-13 (APPROVED IN AUGUST 2005 - ITEM #1A) AND LA 05-14 (APPROVED IN JULY 2005 - ITEM #5A)

IMPLEMENTATION OF A -15% DOWNWARD DEVIATION

(+36.60%)

COMPANY REFERENCE: LA-DWG-11-06-1

REQUESTED EFFECTIVE DATES - NEW: 8/21/2006

RENEWAL: 8/21/2006

The above captioned company wishes to file a revision to its Dwelling Policy Program.

The company wishes to adopt Property Insurance Association of Louisiana (PIAL) Filing Designation Nos.: LA 05-13 (Dwelling Manual Fire and Extended Coverage Rate Level Revisions) and LA 05-14 (Dwelling Policy Program Louisiana Rule Revision for Ordinance or Law Rating Factors).

The company also wishes to implement a -15% downward deviation from those PIAL rates.

The change to Fire is +36.95% or +\$18,842. The change to Extended Coverage is +36.42% or +\$20,690. There is no dollar change to Miscellaneous Rates. This results in an overall rate increase of +36.60% or +\$38,932 (280 policyholders).

The Louisiana and Countrywide experience is as follows:

LOUISIANA

(Fire - Accident Year as of 12/31/05)

Year	Actual Earned Premium		Developed Loss		Loss Ratio
2001	\$	35,096	\$	20,663	58.9%
2002		35,379		32,025	90.5%
2003		38,586		79,818	206.9%
2004		39,854		4,501	11.3%
2005		46,596		2,442	5.2%
All Years	\$	195,511	\$	139,449	71.3%

COUNTRYWIDE

(Fire - Accident Year as of 12/31/05)

Year	Actual Earned Premium		Developed Loss		Loss Ratio
2001	\$	1,866,209	\$	516,073	27.7%
2002		1,868,499		1,370,419	73.3%
2003		1,951,540		2,024,057	103.7%
2004		2,126,056		725,375	34.1%
2005		2,272,994		934,978	41.1%
All Years	\$	10,085,298	\$	5,570,903	55.2%

LOUISIANA

(Extended Coverage - Accident Year as of 12/31/05)

Year	Actual Earned Premium		Developed Loss		Loss Ratio
2001	\$	48,663	\$	24,666	50.7%
2002		51,106		62,707	122.7%
2003		55,582		68,223	122.7%
2004		56,786		49,989	88.0%
2005		65,279		1,462,845	2240.9%
All Years	\$	277,416	\$	1,668,430	601.4%

COUNTRYWIDE

(Extended Coverage - Accident Year as of 12/31/05)

Year	Actual Earned Premium		Developed Loss		Loss Ratio
2001	\$	2,495,569	\$	3,005,941	120.5%
2002		2,515,441		2,774,403	110.3%
2003		2,696,030		2,961,874	109.9%
2004		3,047,512		4,408,835	144.7%
2005		3,219,766		5,305,506	164.8%
All Years	\$	13,974,318	\$	18,456,560	132.1%

The company has revised its manual to incorporate all the changes.

FINAL ACTION: Approved.

ADDITIONAL MINUTES: Mr. Ragas approved.

FINAL EFFECTIVE DATES - NEW: 8/21/2006 RENEWAL: 8/21/2006

10a - April 18, 2006 - 23282

AMERICAN MODERN HOME INSURANCE COMPANY

9 - INLAND MARINE

INITIAL RATE AND RULE

PERSONAL INLAND MARINE
GOLF CART PROGRAM
COMPANY REFERENCE: 20060316-01

The referenced company wishes to submit its initial rates/rules to be used with the above referenced program.

This program provides Physical Damage and Liability coverages on an All Peril basis for privately owned golf carts used for recreational purposes.

1. Golf Cart Liability - Basic Premiums (434)

Premium - For a four wheeled golf cart the following premiums apply:

<u>\$25,000</u>	<u>\$50,000</u>	<u>\$100,000</u>	<u>\$300,000</u>
\$60	\$75	\$95	\$140

**1. Golf Cart Physical Damage (754 with liability)
(444 without liability)**

Deductible \$200 - Vandalism, Wind, or Flood
 \$100 - All Other Perils

Amount of Insurance	Four-Wheeled Golf Cart
\$500 or less	\$25
501 - 600	\$30
601 - 700	\$35
701 - 800	\$40
801 - 900	\$45
901 - 1000	\$50
1001 - 1100	\$55
1101 - 1200	\$60
To increase Physical Damage for each \$100 or any part thereof, add	\$5.00
Maximum value is \$10,000	

1. Minimum Written and Earned Premiums

Premiums shown are on an annual basis.

Golf Cart Liability Policies - \$25.00
Golf Cart Physical Damage Policies - \$15.00

The requested rates/rules require approval of companion forms.

FINAL ACTION: Approved.

ADDITIONAL MINUTES: Dr. Berry approved this filing contingent upon the approval of the companion forms.

11a - April 18, 2006 - 23292

AMERICAN SOUTHERN HOME INSURANCE COMPANY

9 - INLAND MARINE

REVISED RATE AND RULE

PERSONAL INLAND MARINE

FIRST CHOICE WATERCRAFT PROGRAM

(+0%)

COMPANY REFERENCE: 20051214-04

REQUESTED EFFECTIVE DATES - NEW: 6/1/2006

RENEWAL: 6/1/2006

The history of this program is illustrated below.

Initial	#11a, 1/00	Approved eff. 3/1/00
Revised Rate/Rule Filing	#8a, 3/04	Disapproved, Not Actuarially Justified
Revised Rate/Rule Filing	17597 (+3.5%) eff. 7/1/04	Flex Rating
Revised Rate/Rule Filing	#16a, 2/05 (+3.3%)	Approved eff. 3/1/05

The company states that with the changing watercraft marketplace, they have decided to add more coverages to their existing program. They feel that they would be at a competitive disadvantage if they continued to make filings for units 27 feet and over since it is not regulated in our state. Therefore, they are separating their filings. For units up to 26 feet in length, they would like to implement their proposed changes. These changes, the company indicates, will result in an overall increase of +0.0% or +\$0, affecting 595 policyholders.

1. Program Changes (Rate/Rule Manual)

- a. Optional Agreed Value Coverage - Units 11 years of age and older can add this coverage for 10% of the hull premium.
- b. Pacific Coastal Surcharge - This has been removed.
- c. Overall impact - Louisiana impact of 0.0%; countrywide impact of 0.0%.

The required exhibits have been forwarded to the actuary.

FINAL ACTION: Approved.

ADDITIONAL MINUTES: Mr. Ragas approved.

FINAL EFFECTIVE DATES - NEW: 7/1/2006

RENEWAL: 8/1/2006

12a - April 18, 2006 - 23306

STONEBRIDGE CASUALTY INSURANCE COMPANY

9 - INLAND MARINE

REVISED RATE ONLY

PERSONAL INLAND MARINE

INDIVIDUAL TRAVEL INSURANCE PROGRAM

CANCEL FOR ANY REASON BENEFITS RIDER

COMPANY REFERENCE: TAHC5201CFARBRS-Rate

REQUESTED EFFECTIVE DATES - NEW: 4/18/2006

RENEWAL: 4/18/2006

The company wants to revise their trip cancellation benefit rate page to include the Cancel For Any Reason Benefit Rider. These rates are for use with their Individual Travel Policy TAHC5200IPS.LA, which was approved on June 2004 (Item 20a) effective July 1, 2004.

FINAL ACTION: Approved.

ADDITIONAL MINUTES: Mr. Godchaux approved.

FINAL EFFECTIVE DATES - NEW: 4/18/2006

RENEWAL: 4/18/2006

13a - April 18, 2006 - 23448

EMPLOYERS MUTUAL CASUALTY COMPANY

EMCASCO INSURANCE COMPANY

EMC PROPERTY & CASUALTY COMPANY

9 - INLAND MARINE

REVISED RULE ONLY

PERSONAL INLAND MARINE

RULE REVISION

COMPANY REFERENCE: LA-PIM-2006-03

REQUESTED EFFECTIVE DATES - NEW: 7/15/2006

RENEWAL: 7/15/2006

The referenced companies are submitting a revision to be used with the above captioned program.

This program now shows under section (L.) Additional Company Rules class codes description as "Inboards and Inboard/Outdrives", under item a. "Submit with full details" - old items (1) and (2) are combined to read "Any Boat over 10 years of age". Item (2) now shows "more than 3 miles offshore". 1.c.(2) is changed to delete the reference to the \$25 deductible for this boat type, and combines the information regarding sailboat racing. 1.c.(3) is changed to include "Inboards and" and "Outdrive", plus the "" is amended to read "Machinery Damage coverage is automatically included for Inboard Boats". Item 7. Recreational Vehicles, is changed to show form PM7164.2 in lieu of PM7164.

Under the Appendix Rate Section, they are adding higher optional deductibles of \$500, \$1,000 and \$2,500 for Watercraft. The Watercraft "rate category" has changed from three horsepower ranges to the two ranges of up to 100HP and over 100HP. The Machinery Damage exclusion endorsement for Inboard Boats is introduced (PM7115).

For Recreational Vehicles, the new minimum deductible is 100, with higher optional deductibles of \$250, \$500, \$1,000, and \$2,500 now available. The newly introduced endorsement PM7164.2 (03-96) replaces PM7164 (going from the stated \$50 only deductible to the blank optional deductible clause).

A policyholder notice will be provided for any current policy now having a deductible less than \$100 for either class.

The requested rates/rules require approval of companion forms.

FINAL ACTION: Approved.

ADDITIONAL MINUTES: Mr. Ragas approved.

FINAL EFFECTIVE DATES - NEW: 7/15/2006

RENEWAL: 7/15/2006

14a - April 18, 2006 - 23516

DISCUSSION

PUBLIC COMMENTS

FINAL ACTION: Acknowledged.

ADDITIONAL MINUTES: Discussion. Noel Group and Steel Frame Alliance gave a presentation on steel frame buildings. Jeff Admon, James Noel and Larry LeJeune were present and all spoke.

Dr. Berry adjourned.



P.O. Box 94157
BATON ROUGE, LOUISIANA 70804-9157
(225) 342-5203
FAX (225) 342-6057
<http://www.lri.state.la.us>

LOUISIANA INSURANCE RATING COMMISSION
STATE OF LOUISIANA

MEMBERS:
CHAD M. BROWN,
EX OFFICIO CHAIRMAN
CHRISTINE BERRY, PH.D.
BARRY BUSADA
JOE GODCHAUX, JR.
JABARI RAGAS
STEVEN RUIZ

ATTN: United General Title Insurance Company

ORDER

Pursuant to a recommendation made on behalf of the Louisiana Department of Insurance (LDOI) by Executive Counsel Warren Byrd, the Louisiana Insurance Rating Commission (LIRC) was advised that an appeal was made to your company by the LDOI to provide supporting documentation relative to your company's calculation of the 22.841 lost cost multiplier (LCM) and the adoption of LATISSO Designation #T-2004-04R.

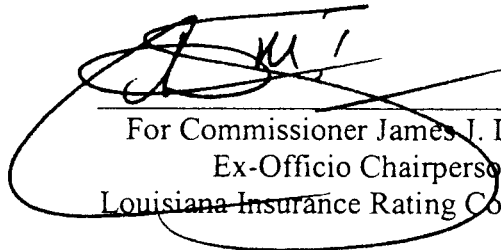
In an effort to ensure that the rates used by your company are fair and adequate, **UNITED GENERAL TITLE INSURANCE COMPANY IS HEREBY ORDERED** to submit to the LIRC any and all supporting documentation relative to your company's calculation of the 22.841 loss cost multiplier ("LCM") and the adoption of LATISSO Designation #T-2004-04R (**Filing approval date: 3/16/2005, LIRC Reference Number 19915**). Specifically, the LIRC orders that you provide support for the selected 22.841 LCM that is based on your company's historical and expected expenses in Louisiana. To the extent that state expenses are not available, support should be based on your company's historical countrywide expenses or other experience that can be shown to be relevant to your operation in Louisiana.

IT IS FURTHER ORDERED THAT your company shall submit the requested documentation **on or before JUNE 1, 2006**. Be advised that your company's adoption of the aforementioned LCM and LATISSO designation will be placed on the June 20, 2006 meeting agenda of the LIRC.

Be further advised that if, in contravention of this ORDER, your company does not submit a complete filing on or before June 1, 2006, the LIRC will issue an ORDER to your company mandating it to rescind the aforementioned rate filing. Your company shall, then, effective July 1, 2006, return to the rates that were previously approved for use by the LIRC.

Questions and concerns can be addressed to the Louisiana Insurance Rating Commission at the contact information provided above.

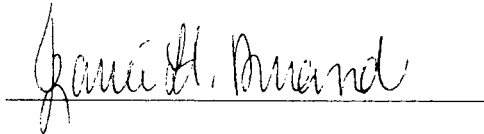
Signed, this, the 28th day of April, 2006 in Baton Rouge, Louisiana


Chad M. Brown
For Commissioner James J. Donelon
Ex-Officio Chairperson
Louisiana Insurance Rating Commission

CERTIFICATE OF SERVICE

I CERTIFY THAT I HAVE ON THIS 28th DAY OF APRIL 2006, SERVED THE FOREGOING DOCUMENT UPON THE FOLLOWING ENTITY VIA U.S. MAIL:

UNITED GENERAL TITLE INSURANCE COMPANY
13750 SAN PEDRO DRIVE
SAN ANTONIO, TEXAS 78232


James H. Duval



P.O. Box 94157
BATON ROUGE, LOUISIANA 70804-9157
(225) 342-5203
Fax (225) 342-6057
<http://www.lri.state.la.us>

LOUISIANA INSURANCE RATING COMMISSION
STATE OF LOUISIANA

MEMBERS:
CHAD M. BROWN
EX OFFICIO CHAIRMAN
CHRISTINE BERRY, PH.D.
BARRY BUSADA
JOE GODCHAUX, JR.
JABARI RAGAS
STEVEN RUIZ

ATTN: Security Union Title Insurance Company

ORDER

Pursuant to a recommendation made on behalf of the Louisiana Department of Insurance (LDOI) by Executive Counsel Warren Byrd, the Louisiana Insurance Rating Commission (LIRC) was advised that an appeal was made to your company by the LDOI to provide supporting documentation relative to your company's calculation of the 22.841 lost cost multiplier (LCM) and the adoption of LATISSO Designation #T-2004-04R.


In an effort to ensure that the rates used by your company are fair and adequate, **SECURITY UNION TITLE INSURANCE COMPANY IS HEREBY ORDERED** to submit to the LIRC any and all supporting documentation relative to your company's calculation of the 22.841 loss cost multiplier ("LCM") and the adoption of LATISSO Designation #T-2004-04R (**Filing approval date: 6/30/2005, LIRC Reference Number 21188**). Specifically, the LIRC orders that you provide support for the selected 22.841 LCM that is based on your company's historical and expected expenses in Louisiana. To the extent that state expenses are not available, support should be based on your company's historical countrywide expenses or other experience that can be shown to be relevant to your operation in Louisiana.

IT IS FURTHER ORDERED THAT your company shall submit the requested documentation **on or before JUNE 1, 2006**. Be advised that your company's adoption of the aforementioned LCM and LATISSO designation will be placed on the June 20, 2006 meeting agenda of the LIRC.

Be further advised that if, in contravention of this ORDER, your company does not submit a complete filing on or before June 1, 2006, the LIRC will issue an ORDER to your company mandating it to rescind the aforementioned rate filing. Your company shall, then, effective July 1, 2006, return to the rates that were previously approved for use by the LIRC.

Questions and concerns can be addressed to the Louisiana Insurance Rating Commission at the contact information provided above.

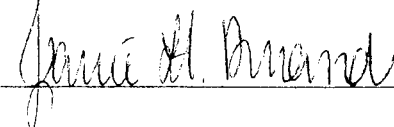
Signed, this, the 1st day of May, 2006 in Baton Rouge, Louisiana


Chad M. Brown
For Commissioner James J. Donelon
Ex-Officio Chairperson
Louisiana Insurance Rating Commission

CERTIFICATE OF SERVICE

I CERTIFY THAT I HAVE ON THIS 1st DAY OF MAY 2006, SERVED THE
FOREGOING DOCUMENT UPON THE FOLLOWING ENTITY VIA U.S. MAIL:

SECURITY UNION TITLE INSURANCE COMPANY
100 CORPORATE RIDGE, SUITE 120
BIRMINGHAM, ALABAMA 35242





P.O. Box 94157
BATON ROUGE, LOUISIANA 70804-9157
(225) 342-5203
Fax (225) 342-6057
<http://www.lri.state.la.us>

LOUISIANA INSURANCE RATING COMMISSION
STATE OF LOUISIANA

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CHRISTINE BERRY, PH.D.
BARRY BUSADA
JOE GODCHAUX, JR.
JABARI RAGAS
STEVEN RUIZ

ATTN: Commonwealth Land Title Insurance Company

ORDER

Pursuant to a recommendation made on behalf of the Louisiana Department of Insurance (LDOI) by Executive Counsel Warren Byrd, the Louisiana Insurance Rating Commission (LIRC) was advised that an appeal was made to your company by the LDOI to provide supporting documentation relative to your company's calculation of the 22.841 lost cost multiplier (LCM) and the adoption of LATISSO Designation #T-2004-04R (**Agenda Number: 10, Part I, March 16, 2005 LIRC Agenda**).

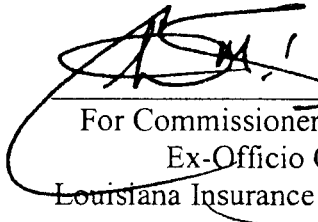
In an effort to ensure that the rates used by your company are fair and adequate, **COMMONWEALTH LAND TITLE INSURANCE IS HEREBY ORDERED** to submit to the LIRC any and all supporting documentation relative to your company's calculation of the 22.841 loss cost multiplier ("LCM") and the adoption of LATISSO Designation #T-2004-04R (**Filing approval date: 3/16/2005, LIRC Reference Number 19929**). Specifically, the LIRC orders that you provide support for the selected 22.841 LCM that is based on your company's historical and expected expenses in Louisiana. To the extent that state expenses are not available, support should be based on your company's historical countrywide expenses or other experience that can be shown to be relevant to your operation in Louisiana.

IT IS FURTHER ORDERED THAT your company shall submit the requested documentation **on or before JUNE 1, 2006**. Be advised that your company's adoption of the aforementioned LCM and LATISSO designation will be placed on the June 20, 2006 meeting agenda of the LIRC.

Be further advised that if, in contravention of this ORDER, your company does not submit a complete filing on or before June 1, 2006, the LIRC will issue an ORDER to your company mandating it to rescind the aforementioned rate filing. Your company shall, then, effective July 1, 2006, return to the rates that were previously approved for use by the LIRC.

Questions and concerns can be addressed to the Louisiana Insurance Rating Commission at the contact information provided above.

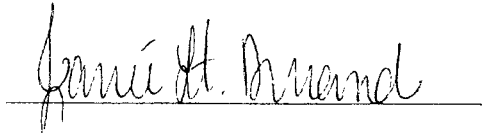
Signed, this, the 1st day of May, 2006 in Baton Rouge, Louisiana


Chad M. Brown
For Commissioner James J. Donelon
Ex-Officio Chairperson
Louisiana Insurance Rating Commission

CERTIFICATE OF SERVICE

I CERTIFY THAT I HAVE ON THIS 1st DAY OF MAY 2006, SERVED THE
FOREGOING DOCUMENT UPON THE FOLLOWING ENTITY VIA U.S. MAIL:

COMMONWEALTH LAND TITLE INSURANCE COMPANY
1732 ORPHEUM AVENUE
METAIRIE, LOUISIANA 70005


Jamie H. Duval



P.O. Box 94157
BATON ROUGE, LOUISIANA 70804-9157
(225) 342-5203
FAX (225) 342-6057
<http://www.lirc.state.la.us>

LOUISIANA INSURANCE RATING COMMISSION
STATE OF LOUISIANA

MEMBERS
CHAD M. BROWN
EX OFFICIO CHAIRMAN
CHRISTINE BERRY, PH.D.
BARRY BUSADA
JOE GODCHAUX, JR.
JABARI RAGAS
STEVEN RUIZ

ATTN: Chicago Title Insurance Company

ORDER

Pursuant to a recommendation made on behalf of the Louisiana Department of Insurance (LDOI) by Executive Counsel Warren Byrd, the Louisiana Insurance Rating Commission (LIRC) was advised that an appeal was made to your company by the LDOI to provide supporting documentation relative to your company's calculation of the 22.841 lost cost multiplier (LCM) and the adoption of LATISSO Designation #T-2004-04R. **(Agenda Number: 3, Part I, June 21, 2005 LIRC Agenda)**

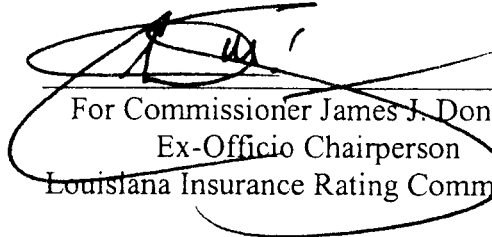
In an effort to ensure that the rates used by your company are fair and adequate, **CHICAGO TITLE INSURANCE COMPANY IS HEREBY ORDERED** to submit to the LIRC any and all supporting documentation relative to your company's calculation of the 22.841 loss cost multiplier ("LCM") and the adoption of LATISSO Designation #T-2004-04R **(Filing approval date: 6/21/2005, LIRC Reference Number 21184)**. Specifically, the LIRC orders that you provide support for the selected 22.841 LCM that is based on your company's historical and expected expenses in Louisiana. To the extent that state expenses are not available, support should be based on your company's historical countrywide expenses or other experience that can be shown to be relevant to your operation in Louisiana.

IT IS FURTHER ORDERED THAT your company shall submit the requested documentation **on or before JUNE 1, 2006**. Be advised that your company's adoption of the aforementioned LCM and LATISSO designation will be placed on the June 20, 2006 meeting agenda of the LIRC.

Be further advised that if, in contravention of this ORDER, your company does not submit a complete filing on or before June 1, 2006, the LIRC will issue an ORDER to your company mandating it to rescind the aforementioned rate filing. Your company shall, then, effective July 1, 2006, return to the rates that were previously approved for use by the LIRC.

Questions and concerns can be addressed to the Louisiana Insurance Rating Commission at the contact information provided above.

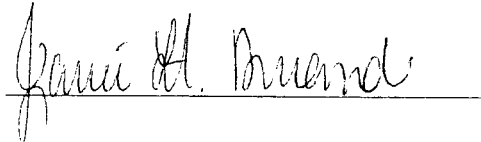
Signed, this, the 1st day of May, 2006 in Baton Rouge, Louisiana


Chad M. Brower
For Commissioner James J. Donelon
Ex-Officio Chairperson
Louisiana Insurance Rating Commission

CERTIFICATE OF SERVICE

I CERTIFY THAT I HAVE ON THIS 1st DAY OF MAY 2006, SERVED THE
FOREGOING DOCUMENT UPON THE FOLLOWING ENTITY VIA U.S. MAIL:

CHICAGO TITLE INSURANCE COMPANY
100 CORPORATE RIDGE, SUITE 120
BIRMINGHAM, ALABAMA 35242





P.O. Box 94157
BATON ROUGE, LOUISIANA 70804-9157
(225) 342-5203
FAX (225) 342-6057
<http://www.lri.state.la.us>

LOUISIANA INSURANCE RATING COMMISSION
STATE OF LOUISIANA

MEMBERS:
CHAD M. BROWN,
EX OFFICIO CHAIRMAN
CHRISTINE BERRY, PH.D.
BARRY BUSADA
JOE GOODCHAUX, JR.
JABARI RAGAS
STEVEN RUIZ

ATTN: Tigor Title Insurance Company

ORDER

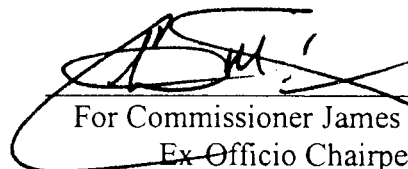
Pursuant to a recommendation made on behalf of the Louisiana Department of Insurance (LDOI) by Executive Counsel Warren Byrd, the Louisiana Insurance Rating Commission (LIRC) was advised that an appeal was made to your company by the LDOI to provide supporting documentation relative to your company's calculation of the 22.841 lost cost multiplier (LCM) and the adoption of LATISSO Designation #T-2004-04R.

In an effort to ensure that the rates used by your company are fair and adequate, **TICOR TITLE INSURANCE COMPANY IS HEREBY ORDERED** to submit to the LIRC any and all supporting documentation relative to your company's calculation of the 22.841 loss cost multiplier ("LCM") and the adoption of LATISSO Designation #T-2004-04R (**Filing approval date: 6/30/2005, LIRC Reference Number 21186**). Specifically, the LIRC orders that you provide support for the selected 22.841 LCM that is based on your company's historical and expected expenses in Louisiana. To the extent that state expenses are not available, support should be based on your company's historical countrywide expenses or other experience that can be shown to be relevant to your operation in Louisiana.

IT IS FURTHER ORDERED THAT your company shall submit the requested documentation **on or before JUNE 1, 2006**. Be advised that your company's adoption of the aforementioned LCM and LATISSO designation will be placed on the June 20, 2006 meeting agenda of the LIRC.

Be further advised that if, in contravention of this ORDER, your company does not submit a complete filing on or before June 1, 2006, the LIRC will issue an ORDER to your company mandating it to rescind the aforementioned rate filing. Your company shall, then, effective July 1, 2006, return to the rates that were previously approved for use by the LIRC.

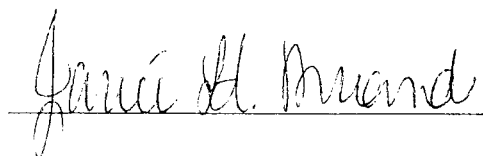
Questions and concerns can be addressed to the Louisiana Insurance Rating Commission at the contact information provided above.


Chad M. Brown
For Commissioner James J. Donelon
Ex Officio Chairperson
Louisiana Insurance Rating Commission

CERTIFICATE OF SERVICE

I CERTIFY THAT I HAVE ON THIS 1st DAY OF MAY 2006, SERVED THE
FOREGOING DOCUMENT UPON THE FOLLOWING ENTITY VIA U.S. MAIL:

TICOR TITLE INSURANCE COMPANY
100 CORPORATE RIDGE, SUITE 120
BIRMINGHAM, ALABAMA 35242





P.O. Box 94157
BATON ROUGE, LOUISIANA 70804-9157
(225) 342-5203
Fax (225) 342-6057
<http://www.idi.state.la.us>

LOUISIANA INSURANCE RATING COMMISSION
STATE OF LOUISIANA

MEMBERS:
CHAD M. BROWN
EX OFFICIO CHAIRMAN
CHRISTINE BERRY, PH.D.
BARRY BUSADA
JOE GODCHAUX, JR.
JABARI RAGAS
STEVEN RUIZ

ATTN: Lawyers Title Insurance Company

ORDER

Pursuant to a recommendation made on behalf of the Louisiana Department of Insurance (LDOI) by Executive Counsel Warren Byrd, the Louisiana Insurance Rating Commission (LIRC) was advised that an appeal was made to your company by the LDOI to provide supporting documentation relative to your company's calculation of the 22.841 lost cost multiplier (LCM) and the adoption of LATISSO Designation #T-2004-04R. **(Agenda Number: 8, Part I, March 16, 2005 LIRC Agenda)**

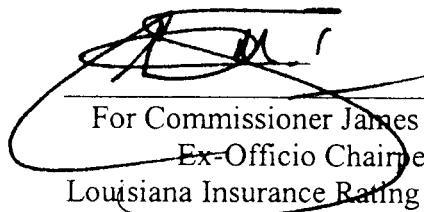
In an effort to ensure that the rates used by your company are fair and adequate, **LAWYERS TITLE INSURANCE COMPANY IS HEREBY ORDERED** to submit to the LIRC any and all supporting documentation relative to your company's calculation of the 22.841 loss cost multiplier ("LCM") and the adoption of LATISSO Designation #T-2004-04R **(Filing approval date: 3/16/2005, LIRC Reference Number 19900)**. Specifically, the LIRC orders that you provide support for the selected 22.841 LCM that is based on your company's historical and expected expenses in Louisiana. To the extent that state expenses are not available, support should be based on your company's historical countrywide expenses or other experience that can be shown to be relevant to your operation in Louisiana.

IT IS FURTHER ORDERED THAT your company shall submit the requested documentation **on or before JUNE 1, 2006**. Be advised that your company's adoption of the aforementioned LCM and LATISSO designation will be placed on the June 20, 2006 meeting agenda of the LIRC.

Be further advised that if, in contravention of this ORDER, your company does not submit a complete filing on or before June 1, 2006, the LIRC will issue an ORDER to your company mandating it to rescind the aforementioned rate filing. Your company shall, then, effective July 1, 2006, return to the rates that were previously approved for use by the LIRC.

Questions and concerns can be addressed to the Louisiana Insurance Rating Commission at the contact information provided above.

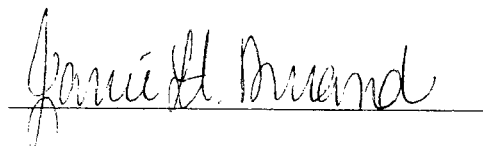
Signed, this, the 1st day of May, 2006 in Baton Rouge, Louisiana


Chad M. Brown
For Commissioner James J. Donelon
Ex-Officio Chairperson
Louisiana Insurance Rating Commission

CERTIFICATE OF SERVICE

I CERTIFY THAT I HAVE ON THIS 1st DAY OF MAY 2006, SERVED THE
FOREGOING DOCUMENT UPON THE FOLLOWING ENTITY VIA U.S. MAIL:

LAWYERS TITLE INSURANCE COMPANY
8848 YOUREE DRVIE
SHREVEPORT, LOUISIANA 71115


James H. Duval



P O Box 94157
BATON ROUGE, LOUISIANA 70804-9157
(225) 342-5203
FAX (225) 342-6057
<http://www.lri.state.la.us>

LOUISIANA INSURANCE RATING COMMISSION
STATE OF LOUISIANA

MEMBERS:
CHAD M. BROWN,
EX OFFICIO CHAIRMAN
CHRISTINE BERRY, PH.D.
BARRY BUSADA
JOE GODCHAUX, JR.
JABARI RAGAS
STEVEN RUIZ

ATTN: Investors Title Insurance Company

ORDER

Pursuant to a recommendation made on behalf of the Louisiana Department of Insurance (LDI) by Executive Counsel Warren Byrd, the Louisiana Insurance Rating Commission (LIRC) was advised that an appeal was made to your company by the LDI to provide supporting documentation relative to your company's calculation of the 22.841 lost cost multiplier (LCM) and the adoption of LATISSO Designation #T-2004-04R. **(Agenda Number: 5, Part I, March 16, 2005 LIRC Agenda)**

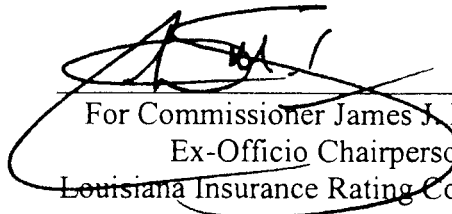
In an effort to ensure that the rates used by your company are fair and adequate, **INVESTORS TITLE INSURANCE COMPANY IS HEREBY ORDERED** to submit to the LIRC any and all supporting documentation relative to your company's calculation of the 22.841 loss cost multiplier ("LCM") and the adoption of LATISSO Designation #T-2004-04R **(Filing approval date: 3/16/2005, LIRC Reference Number 19850)**. Specifically, the LIRC orders that you provide support for the selected 22.841 LCM that is based on your company's historical and expected expenses in Louisiana. To the extent that state expenses are not available, support should be based on your company's historical countrywide expenses or other experience that can be shown to be relevant to your operation in Louisiana.

IT IS FURTHER ORDERED THAT your company shall submit the requested documentation **on or before JUNE 1, 2006**. Be advised that your company's adoption of the aforementioned LCM and LATISSO designation will be placed on the June 20, 2006 meeting agenda of the LIRC.

Be further advised that if, in contravention of this ORDER, your company does not submit a complete filing on or before June 1, 2006, the LIRC will issue an ORDER to your company mandating it to rescind the aforementioned rate filing. Your company shall, then, effective July 1, 2006, return to the rates that were previously approved for use by the LIRC.

Questions and concerns can be addressed to the Louisiana Insurance Rating Commission at the contact information provided above.

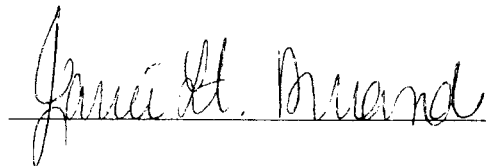
Signed, this, the 1st day of May, 2006 in Baton Rouge, Louisiana


Chad W. Brown
For Commissioner James J. Donelon
Ex-Officio Chairperson
Louisiana Insurance Rating Commission

CERTIFICATE OF SERVICE

I CERTIFY THAT I HAVE ON THIS 1st DAY OF MAY 2006, SERVED THE
FOREGOING DOCUMENT UPON THE FOLLOWING ENTITY VIA U.S. MAIL:

INVESTORS TITLE INSURANCE COMPANY
P.O. DRAWER 2687
CHAPEL HILL, NORTH CAROLINA 27515-2687


James H. Brund



P.O. Box 94157
BATON ROUGE, LOUISIANA 70804-9157
(225) 342-5203
Fax (225) 342-6057
<http://www.lri.state.la.us>

LOUISIANA INSURANCE RATING COMMISSION
STATE OF LOUISIANA

MEMBERS:
CHAD M. BROWN
EX OFFICIO CHAIRMAN
CHRISTINE BERRY, PH.D.
BARRY BUSADA
JOE GODCHAUX, JR.
JABARI RAGAS
STEVEN RUIZ

ATTN: First American Title Insurance Company

ORDER

Pursuant to a recommendation made on behalf of the Louisiana Department of Insurance (LDOI) by Executive Counsel Warren Byrd, the Louisiana Insurance Rating Commission (LIRC) was advised that an appeal was made to your company by the LDOI to provide supporting documentation relative to your company's calculation of the 22.841 lost cost multiplier (LCM) and the adoption of LATISSO Designation #T-2004-04R. **(Agenda Number: 6, Part I, March 16, 2005 LIRC Agenda)**

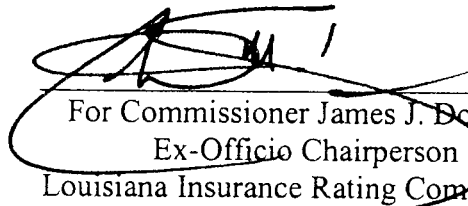
In an effort to ensure that the rates used by your company are fair and adequate, **FIRST AMERICAN TITLE INSURANCE COMPANY IS HEREBY ORDERED** to submit to the LIRC any and all supporting documentation relative to your company's calculation of the 22.841 loss cost multiplier ("LCM") and the adoption of LATISSO Designation #T-2004-04R (**Filing approval date: 3/16/2005, LIRC Reference Number 19850**). Specifically, the LIRC orders that you provide support for the selected 22.841 LCM that is based on your company's historical and expected expenses in Louisiana. To the extent that state expenses are not available, support should be based on your company's historical countrywide expenses or other experience that can be shown to be relevant to your operation in Louisiana.

IT IS FURTHER ORDERED THAT your company shall submit the requested documentation **on or before JUNE 1, 2006**. Be advised that your company's adoption of the aforementioned LCM and LATISSO designation will be placed on the June 20, 2006 meeting agenda of the LIRC.

Be further advised that if, in contravention of this ORDER, your company does not submit a complete filing on or before June 1, 2006, the LIRC will issue an ORDER to your company mandating it to rescind the aforementioned rate filing. Your company shall, then, effective July 1, 2006, return to the rates that were previously approved for use by the LIRC.

Questions and concerns can be addressed to the Louisiana Insurance Rating Commission at the contact information provided above.

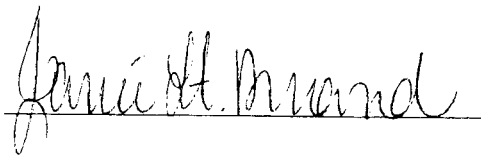
Signed, this, the 1st day of May, 2006 in Baton Rouge, Louisiana


Chad M. Brown
For Commissioner James J. Donelon
Ex-Officio Chairperson
Louisiana Insurance Rating Commission

CERTIFICATE OF SERVICE

I CERTIFY THAT I HAVE ON THIS 1st DAY OF MAY 2006, SERVED THE
FOREGOING DOCUMENT UPON THE FOLLOWING ENTITY VIA U.S. MAIL:

FIRST AMERICAN TITLE INSURANCE COMPANY
510 BIENVILLE
NEW ORLEANS, LOUISIANA 70130





P.O. Box 94157
BATON ROUGE, LOUISIANA 70804-9157
(225) 342-5203
Fax (225) 342-6057
<http://www.lri.state.la.us>

LOUISIANA INSURANCE RATING COMMISSION
STATE OF LOUISIANA

MEMBERS:
CHAD M. BROWN,
EX OFFICIO CHAIRMAN
CHRISTINE BERRY, PH.D.
BARRY BUSADA
JOE GODCHAUX, JR.
JABARI RAGAS
STEVEN RUIZ

ATTN: Fidelity National Title Insurance Company

ORDER

Pursuant to a recommendation made on behalf of the Louisiana Department of Insurance (LDOI) by Executive Counsel Warren Byrd, the Louisiana Insurance Rating Commission (LIRC) was advised that an appeal was made to your company by the LDOI to provide supporting documentation relative to your company's calculation of the 22.841 lost cost multiplier (LCM) and the adoption of LATISSO Designation #T-2004-04R. **(Agenda Number: 9, Part I, March 16, 2005 LIRC Agenda)**

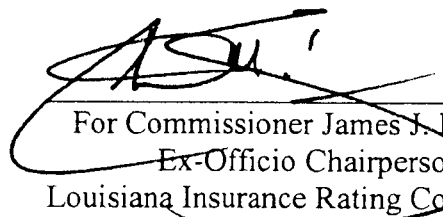
In an effort to ensure that the rates used by your company are fair and adequate, **FIDELITY NATIONAL TITLE INSURANCE COMPANY IS HEREBY ORDERED** to submit to the LIRC any and all supporting documentation relative to your company's calculation of the 22.841 loss cost multiplier ("LCM") and the adoption of LATISSO Designation #T-2004-04R (**Filing approval date: 3/16/2005, LIRC Reference Number 19848**). Specifically, the LIRC orders that you provide support for the selected 22.841 LCM that is based on your company's historical and expected expenses in Louisiana. To the extent that state expenses are not available, support should be based on your company's historical countrywide expenses or other experience that can be shown to be relevant to your operation in Louisiana.

IT IS FURTHER ORDERED THAT your company shall submit the requested documentation **on or before JUNE 1, 2006**. Be advised that your company's adoption of the aforementioned LCM and LATISSO designation will be placed on the June 20, 2006 meeting agenda of the LIRC.

Be further advised that if, in contravention of this ORDER, your company does not submit a complete filing on or before June 1, 2006, the LIRC will issue an ORDER to your company mandating it to rescind the aforementioned rate filing. Your company shall, then, effective July 1, 2006, return to the rates that were previously approved for use by the LIRC.

Questions and concerns can be addressed to the Louisiana Insurance Rating Commission at the contact information provided above.

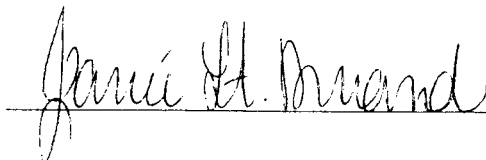
Signed, this, the 28th day of April, 2006 in Baton Rouge, Louisiana

 Chad W. Brown
For Commissioner James J. Donelon
Ex-Officio Chairperson
Louisiana Insurance Rating Commission

CERTIFICATE OF SERVICE

I CERTIFY THAT I HAVE ON THIS 28th DAY OF APRIL 2006, SERVED THE
FOREGOING DOCUMENT UPON THE FOLLOWING ENTITY VIA U.S. MAIL:

FIDELITY NATIONAL TITLE INSURANCE COMPANY
ENERGY CENTRE, SUITE 1460
1100 POYDRAS STREET
NEW ORLEANS, LOUISIANA 70163





P.O. Box 94157
BATON ROUGE, LOUISIANA 70804-9157
(225) 342-5203
Fax (225) 342-6057
<http://www.lri.state.la.us>

LOUISIANA INSURANCE RATING COMMISSION
STATE OF LOUISIANA

MEMBERS:
CHAD M. BROWN,
EX OFFICIO CHAIRMAN
CHRISTINE BERRY, PH.D.
BARRY BUSADA
JOE GODCHAUX, JR.
JABARI RAGAS
STEVEN RUIZ

ATTN: Security Title Guarantee Corporation of Baltimore

ORDER

Pursuant to a recommendation made on behalf of the Louisiana Department of Insurance (LDOI) by Executive Counsel Warren Byrd, the Louisiana Insurance Rating Commission (LIRC) was advised that an appeal was made to your company by the LDOI to provide supporting documentation relative to your company's calculation of the 22.841 lost cost multiplier (LCM) and the adoption of LATISSO Designation #T-2004-04R.

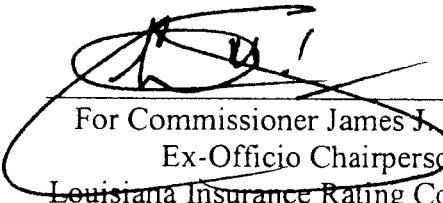
In an effort to ensure that the rates used by your company are fair and adequate, **SECURITY TITLE GUARANTEE CORPORATION IS HEREBY ORDERED** to submit to the LIRC any and all supporting documentation relative to your company's calculation of the 22.841 loss cost multiplier ("LCM") and the adoption of LATISSO Designation #T-2004-04R (**Filing approval date: 3/16/2005, LIRC Reference Number 19917**). Specifically, the LIRC orders that you provide support for the selected 22.841 LCM that is based on your company's historical and expected expenses in Louisiana. To the extent that state expenses are not available, support should be based on your company's historical countrywide expenses or other experience that can be shown to be relevant to your operation in Louisiana.

IT IS FURTHER ORDERED THAT your company shall submit the requested documentation **on or before JUNE 1, 2006**. Be advised that your company's adoption of the aforementioned LCM and LATISSO designation will be placed on the June 20, 2006 meeting agenda of the LIRC.

Be further advised that if, in contravention of this ORDER, your company does not submit a complete filing on or before June 1, 2006, the LIRC will issue an ORDER to your company mandating it to rescind the aforementioned rate filing. Your company shall, then, effective July 1, 2006, return to the rates that were previously approved for use by the LIRC.

Questions and concerns can be addressed to the Louisiana Insurance Rating Commission at the contact information provided above.

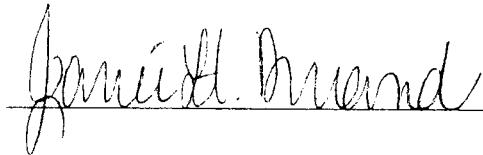
Signed, this, the 1st day of May, 2006 in Baton Rouge, Louisiana


Chad M. Brown
For Commissioner James J. Donelon
Ex-Officio Chairperson
Louisiana Insurance Rating Commission

CERTIFICATE OF SERVICE

I CERTIFY THAT I HAVE ON THIS 1st DAY OF MAY 2006, SERVED THE
FOREGOING DOCUMENT UPON THE FOLLOWING ENTITY VIA U.S. MAIL:

SECURITY TITLE GUARANTEE CORPORATION OF BALTIMORE
6 SOUTH CALVERT STREET
BALTIMORE, MARYLAND 35242


James J. Donelon



P.O. Box 94157
BATON ROUGE, LOUISIANA 70804-9157
(225) 342-5203
Fax (225) 342-6057
<http://www.lri.state.la.us>

LOUISIANA INSURANCE RATING COMMISSION
STATE OF LOUISIANA

MEMBERS:
CHAD M. BROWN
EX OFFICIO CHAIRMAN
CHRISTINE BERRY, PH.D.
BARRY BUSADA
JOE GODCHAUX, JR.
JABARI RAGAS
STEVEN RUIZ

ATTN: Stewart Title Guaranty Company

ORDER

Pursuant to a recommendation made on behalf of the Louisiana Department of Insurance (LDOI) by Executive Counsel Warren Byrd, the Louisiana Insurance Rating Commission (LIRC) was advised that an appeal was made to your company by the LDOI to provide supporting documentation relative to your company's calculation of the 22.841 lost cost multiplier (LCM) and the adoption of LATISSO Designation #T-2004-04R. **(Agenda Number: 7, Part I, March 16, 2005 LIRC Agenda)**

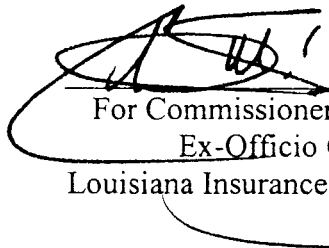
In an effort to ensure that the rates used by your company are fair and adequate, **STEWART TITLE GUARANTY COMPANY IS HEREBY ORDERED** to submit to the LIRC any and all supporting documentation relative to your company's calculation of the 22.841 loss cost multiplier ("LCM") and the adoption of LATISSO Designation #T-2004-04R (**Filing approval date: 3/16/2005, LIRC Reference Number 19856**). Specifically, the LIRC orders that you provide support for the selected 22.841 LCM that is based on your company's historical and expected expenses in Louisiana. To the extent that state expenses are not available, support should be based on your company's historical countrywide expenses or other experience that can be shown to be relevant to your operation in Louisiana.

IT IS FURTHER ORDERED THAT your company shall submit the requested documentation **on or before JUNE 1, 2006**. Be advised that your company's adoption of the aforementioned LCM and LATISSO designation will be placed on the June 20, 2006 meeting agenda of the LIRC.

Be further advised that if, in contravention of this ORDER, your company does not submit a complete filing on or before June 1, 2006, the LIRC will issue an ORDER to your company mandating it to rescind the aforementioned rate filing. Your company shall, then, effective July 1, 2006, return to the rates that were previously approved for use by the LIRC.

Questions and concerns can be addressed to the Louisiana Insurance Rating Commission at the contact information provided above.

Signed, this, the 1st day of May, 2006 in Baton Rouge, Louisiana


Chad M. Brown
For Commissioner James J. Donelon
Ex-Officio Chairperson
Louisiana Insurance Rating Commission

CERTIFICATE OF SERVICE

I CERTIFY THAT I HAVE ON THIS 1st DAY OF MAY 2006, SERVED THE
FOREGOING DOCUMENT UPON THE FOLLOWING ENTITY VIA U.S. MAIL:

STEWART TITLE GUARANTY COMPANY
15950 DALLAS PARKWAY, SUITE 100
DALLAS, TEXAS 75248

